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CHAPTER G

CITY OF CORONADO

GENERAL PLAN HOUSING ELEMENT

1999-2004

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Completed August 2002

Adopted October 1, 2002

Prepared by:
City of Coronado Community Development Department and
San Diego Association of Governments (SANDAG)

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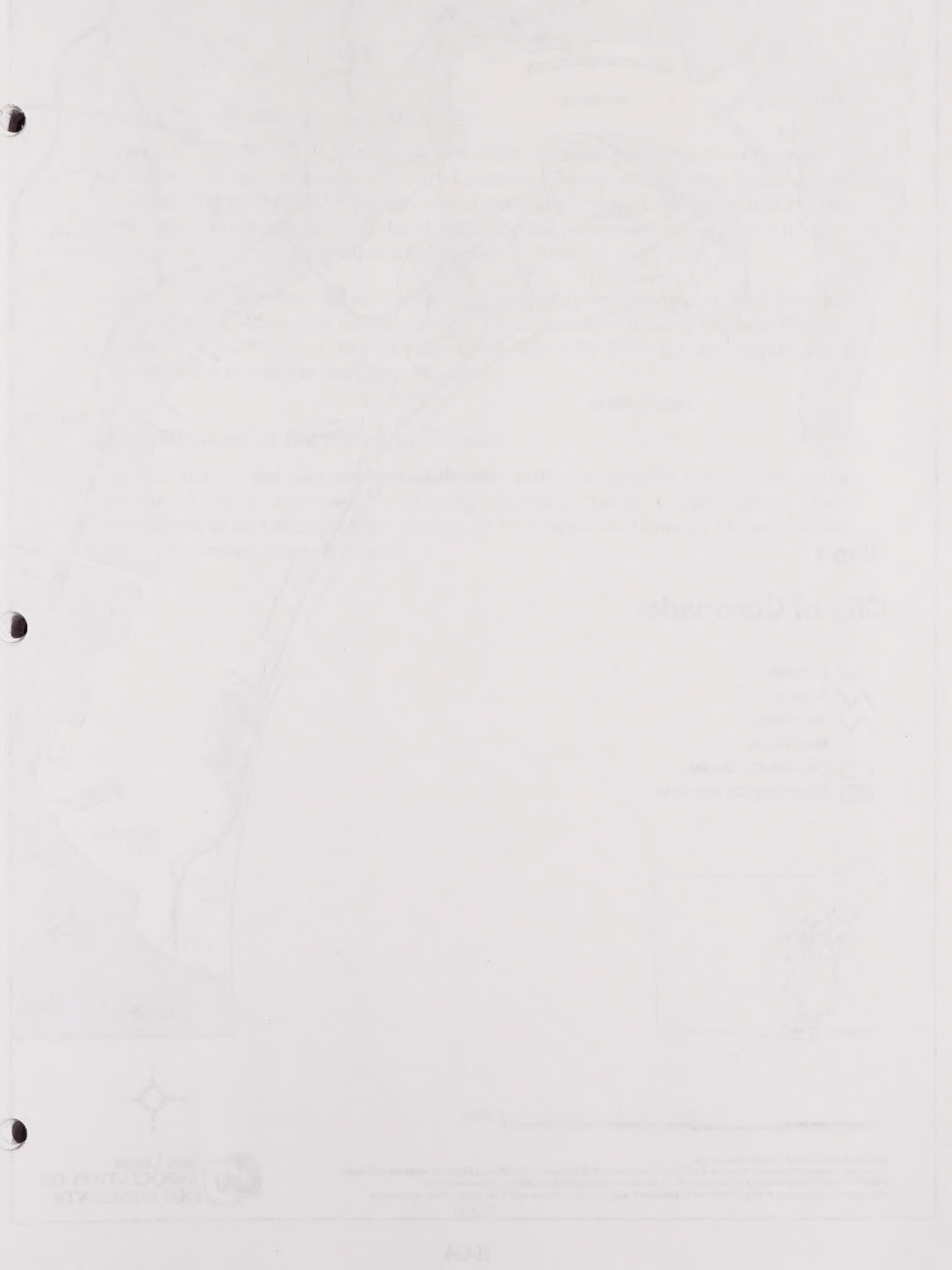
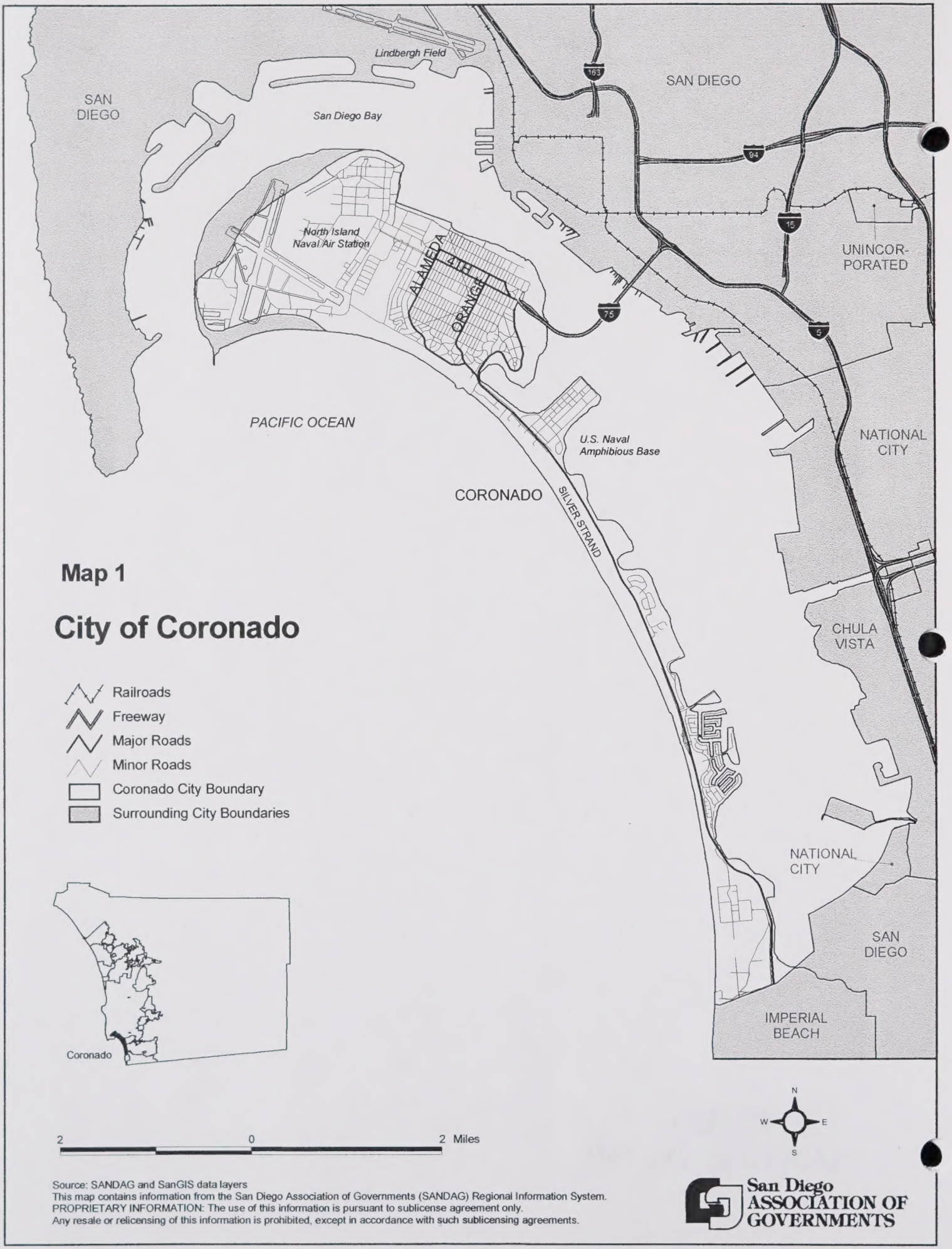
CHAPTER 1
INTRODUCTION





Map 1

City of Coronado

Source: SANDAG and SanGIS data layers
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San Diego ASSOCIATION OF GOVERNMENTS

State Policy and Authorization

The California State Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the state's main housing goal. Recognizing the important part that local planning programs play in pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of their comprehensive general plans.

State law requires housing elements to be updated at least every five years to reflect a community's changing housing needs. The Coronado Housing Element was last updated in 1995, and this document is the 1999-2004 update required for jurisdictions within the San Diego region.

Organization of the Housing Element

Article 10.6 of the Government Code sets forth the specific components to be contained in a community's housing element. Table 1 summarizes these requirements and identifies the sections in the Coronado Housing Element where these requirements are addressed.

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STATE HOUSING ELEMENT REQUIREMENTS
California, 1999

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Relationship to Other General Plan Elements

The City of Coronado's General Plan contains goals and policies for urban development, community design, housing, natural hazards, economic development, historic preservation, transportation, open space and conservation, recreation, parking, circulation, noise, and public services and facilities. The content of this housing element is consistent with the goals and policies of all elements of the General Plan. If any elements of the general plan are amended during the housing element cycle, the City will ensure that the housing element remains consistent.

Public Participation

As part of the housing element update process, a housing element information and housing workshop session was conducted with the Coronado City Council, Redevelopment Agency and members of the public. Residents, members of the Citizens Advisory Committee and local developers were invited to participate in the session, which focused on programs the City could implement to meet both state and redevelopment agency housing requirements.

Additionally, the draft Coronado Housing Element was released for a 45-day public review period and a public hearing was held by the Planning Commission and City Council before the adoption of the document. Appendix "B" on page 141 of this document details the public participation efforts undertaken for this element.

Sources of Information

The Regional Housing Needs Statement produced by the San Diego Association of Governments (SANDAG) in 1999 provided the majority of the background material for the preparation of the housing element. This document includes data from the 1990 Census and SANDAG's Population and Housing Estimates, among other sources.

CHAPTER 2
NEEDS ASSESSMENT

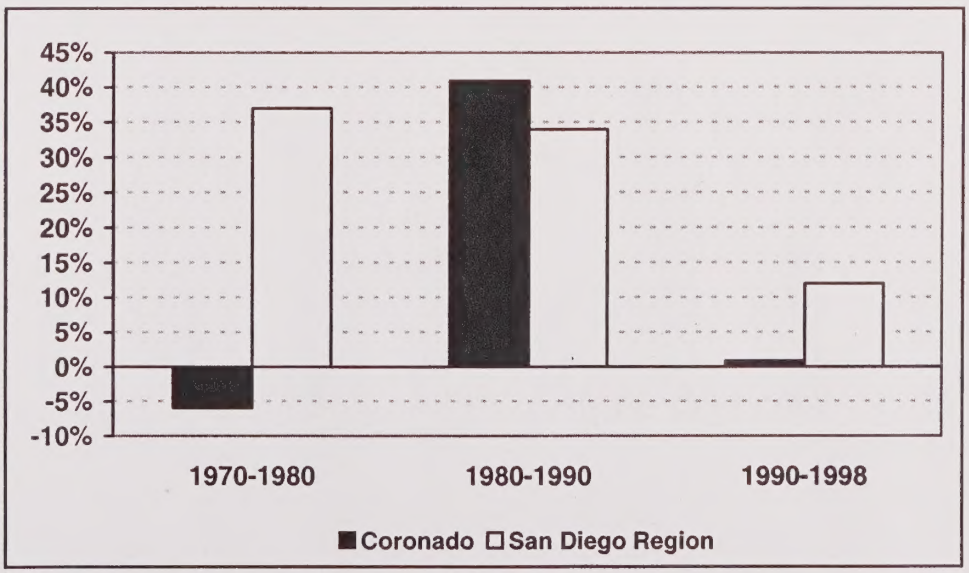
Needs Assessment

This section of the housing element discusses the major components of housing need in Coronado. The major components of this need are the City's population, household, land use, economic and housing stock characteristics. Each of these components is presented in a regional context, and, where relevant, in the context of its neighboring cities, Chula Vista, Imperial Beach, and the City of San Diego. This needs assessment serves as the basis for identifying the appropriate goals, policies and programs for the City to implement during the 1999-2004 housing element cycle.

Population Characteristics

Between the high growth years of 1970 and 1980, the City of Coronado was the only city in the region to see a decline (of six percent) in population. This was because of fluctuations in the military population rather than a loss of permanent residents. Between 1980 and 1990, however, the City's total population increased by 41 percent. Most of this population increase occurred because of the annexation of the Naval Air Station, North Island. A decade later, between 1990 and 1998, the population grew from 26,540 to 26,777, an increase of just under one percent, much lower than the regional growth rate of 12 percent. Figure 1 compares population change in Coronado to that of the region as a whole.

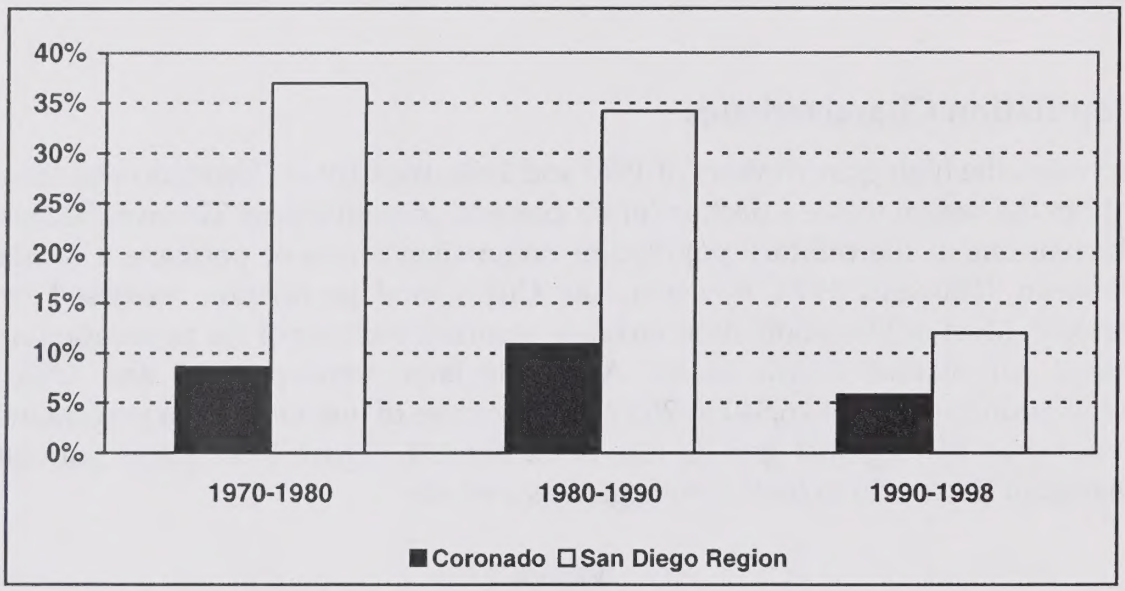
Figure 1
PERCENT CHANGE IN POPULATION
Coronado and San Diego Region, 1970-1998



Source: 1970, 1980 and 1990 Census; SANDAG Population and Housing Estimates, 1998

Figure 2 compares the population growth in Coronado's non-military census tracts to population growth in the San Diego region. Comparing this information to Figure 1, it is evident that fluctuations in military population have a significant effect on Coronado's population.

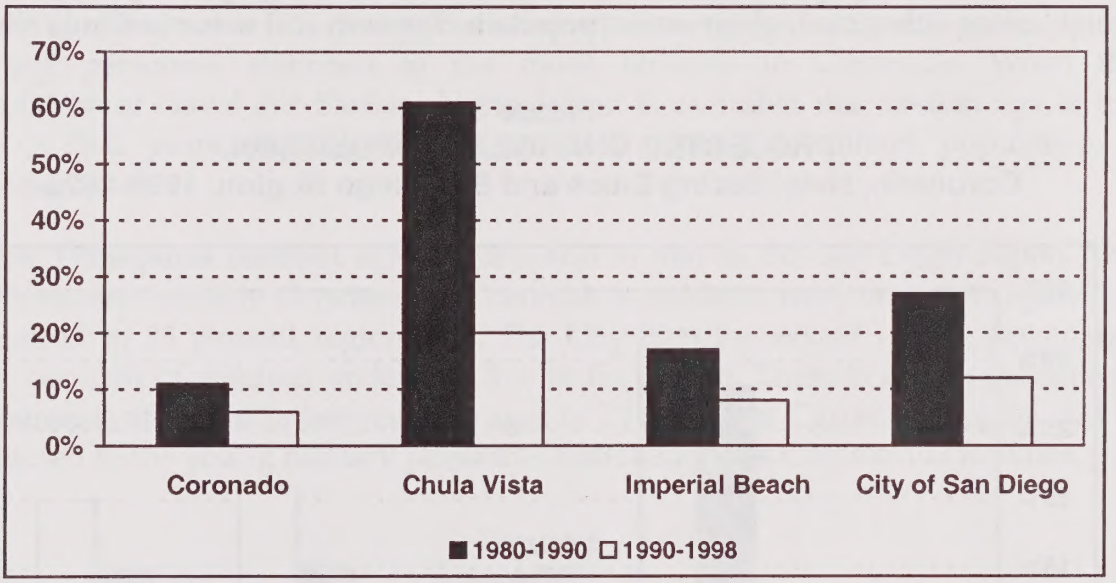
Figure 2
PERCENT CHANGE IN POPULATION RESIDING IN NON-MILITARY CENSUS TRACTS
Coronado and San Diego Region, 1970-1998



Source: 1970, 1980 and 1990 Census, SANDAG Demographic and Economic Estimates, 1998

Figure 3 compares population growth in Coronado (excluding its military census tracts) to its neighboring cities. As shown, between 1980 and 1990, Chula Vista's growth rate far surpassed that of Coronado and other neighboring cities. And between 1990 and 1998, Coronado became the slowest growing community in the area with an increase in non-military population of only six percent. Coronado's slow growth rate reflects the built-out nature of the city.

Figure 3
PERCENT CHANGE IN POPULATION
Coronado and Neighboring Cities, 1980-1998



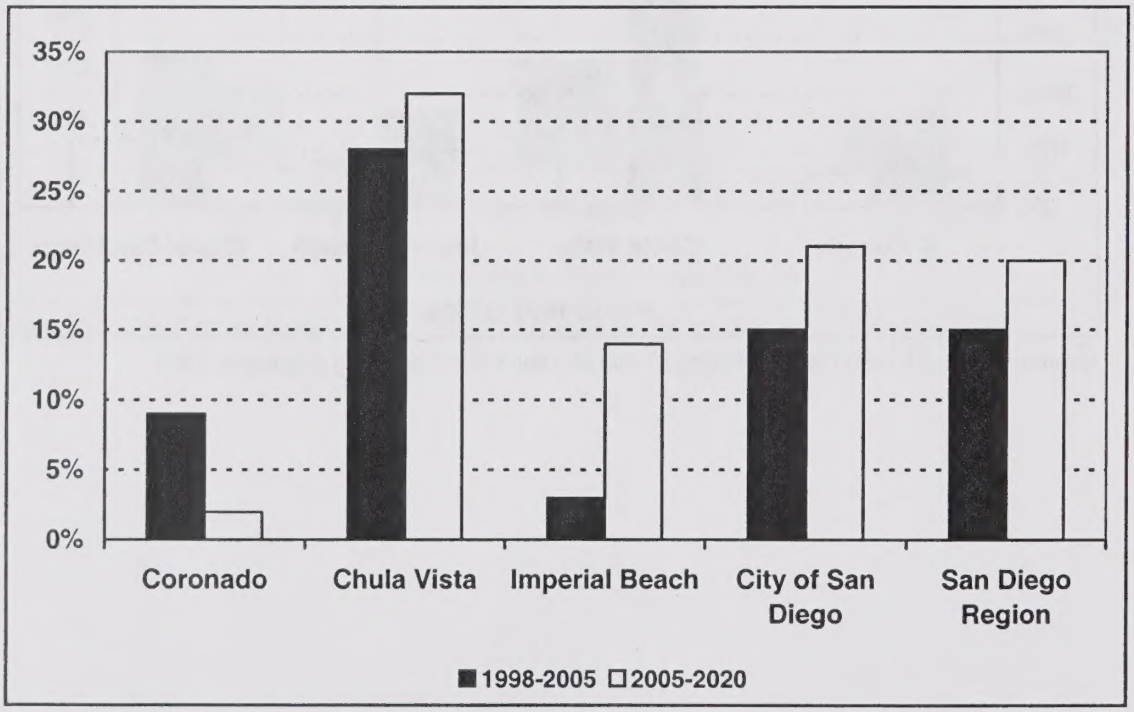
Source: 1980 and 1990 Census, SANDAG Demographic and Economic Estimates, 1998

Projected Population

Figure 4 compares the projected population change between 1998 and 2020 in Coronado, its neighboring cities, and the San Diego region as a whole. Between 1998 and 2005, the population of the San Diego region will increase by 15 percent, while the population of Coronado will increase by only nine percent. Of the neighboring cities, only Imperial Beach will have a slower rate of growth than Coronado during this time period.

Between 2005 and 2020, the population of the San Diego region will increase by 21 percent, while the population of Coronado will increase by only two percent. In the neighboring cities, the highest rate of population growth will occur in Chula Vista.

Figure 4
PROJECTED CHANGE IN POPULATION
Coronado, Neighboring Cities and San Diego Region, 1998-2020



Source: SANDAG 2020 Cities/County Forecast, February 1999

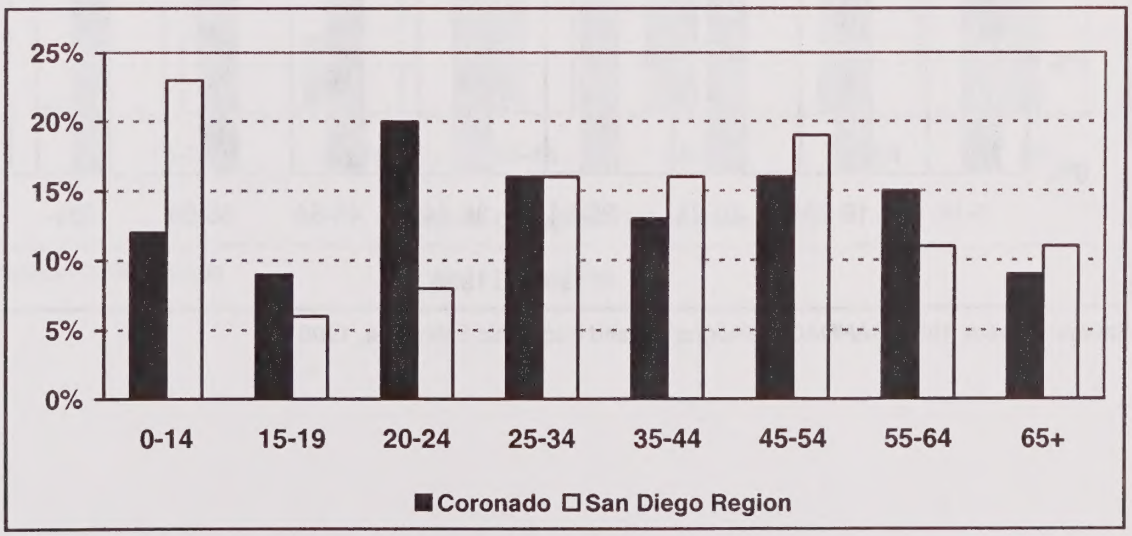
Age Characteristics

Housing demand within the market is often determined by the housing preferences of certain age groups. Traditionally, both the young adult population (20-34 years of age) and the elderly population tend to favor apartments, low- to moderate-cost condominiums, and smaller single family units. Persons between 35 and 65 years old often provide the major market for moderate- to high-cost apartments and condominiums, and larger single family units because they tend to have higher incomes and larger household sizes.

In 1998, the median age in the San Diego region was 33.2 years, while that in the City of Coronado was 30.1 years. The lower median age is mainly due to the young military personnel stationed at the naval facilities in Coronado. When the population of Naval Air Station, North Island is excluded the median age in the City is 38.2 years, significantly higher than when the military population is included.

Figure 5 compares resident age in Coronado to that in the San Diego region. The graph shows that only 12 percent of Coronado's residents were under the age of 14, compared to 23 percent regionwide. The City has the second lowest percentage (four percent) of children under age five in the region. There is a high percentage (20 percent) of residents between the ages of 20 and 24 in Coronado. Again, this is attributed to the young military personnel stationed at the City's naval facilities.

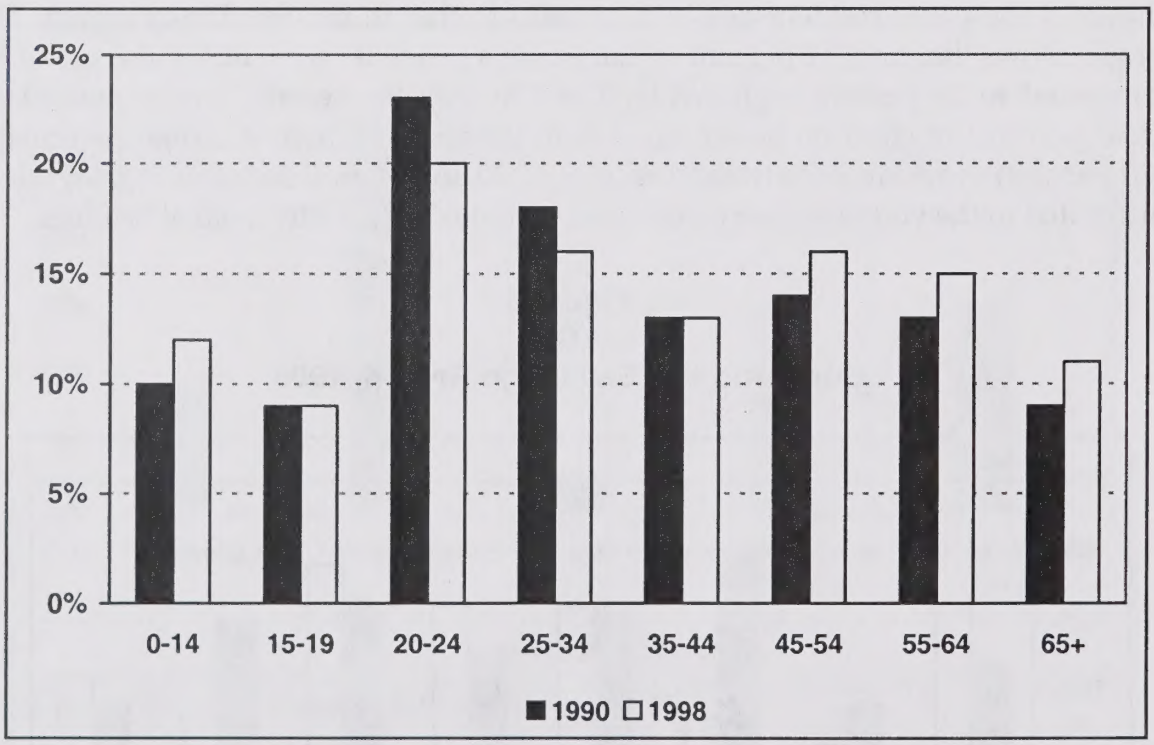
Figure 5
AGE
Coronado and San Diego Region, 1998



Source: SANDAG Demographic and Economic Estimates, 1998

Figure 6 shows the change in the age of the residents of Coronado between 1990 and 1998. Between 1990 and 1998 there was a two percent increase in the population of children under the age of 14 years in Coronado. The effect of the increase in the number of school-going children was directly seen in the City's school system. The new elementary school, which had been planned to accommodate future enrollment, is unable to absorb the increase, and the kindergarten classes have to be held in a different elementary school. During the same period the percentage of residents in the age group of 20 to 34 decreased by five percent. This decrease can be attributed to the regionalization of the military, leading to a reduction in the number of military personnel living on the City's bases. The City of Coronado also experienced an increase of four percent in the population of residents over the age of 45 years between 1990 and 1998.

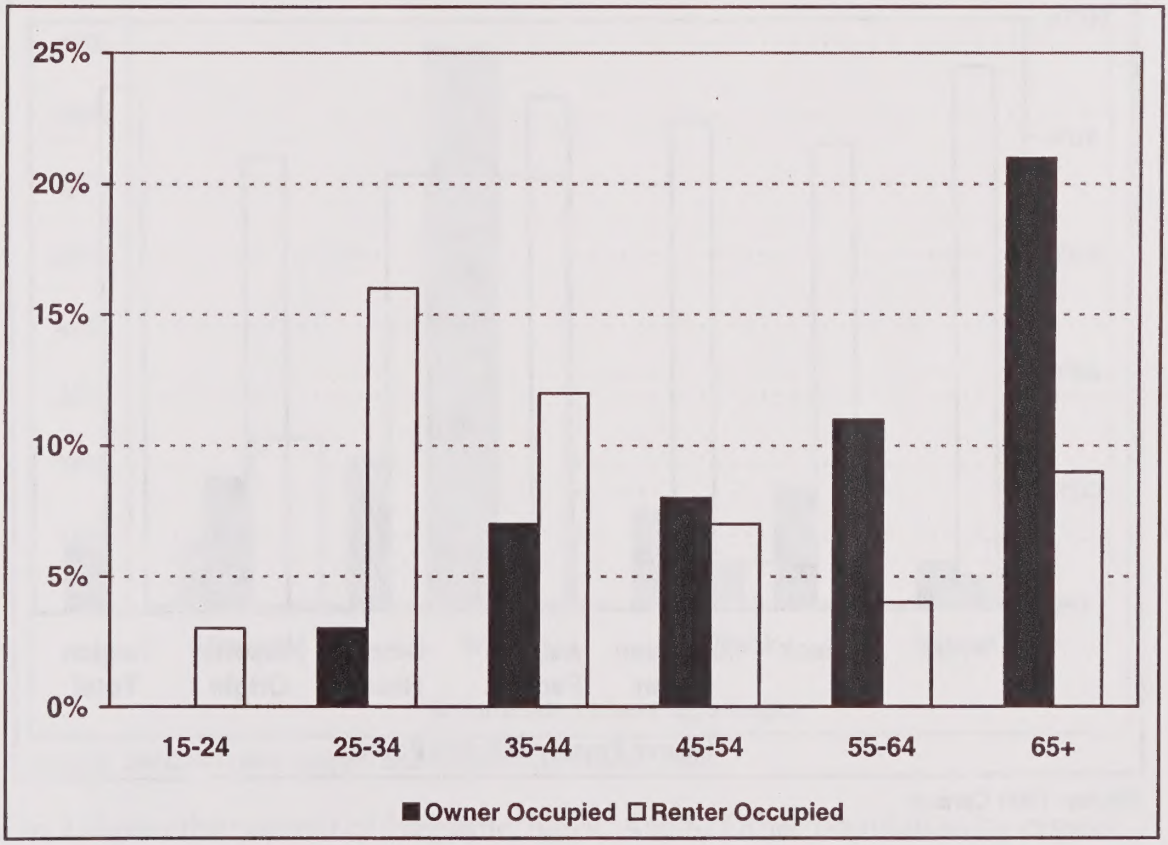
Figure 6
CHANGE IN AGE STRUCTURE
Coronado, 1990-1998



Source: Census 1990, SANDAG Demographic and Economic Estimates, 1998

Additionally, tenure is often related to the age of a householder. Figure 7 shows that in 1990, Coronado householders aged 45 and older were more likely to be homeowners than householders under the age of 45. This may also be due to the higher housing prices in Coronado, where the median housing price in 1998 was $490,000, thus making the purchase of housing more affordable to older residents who often have higher incomes. However, it could also be due to military families buying homes in the community and then retaining them for their retirement when they are stationed elsewhere.

Figure 7
TENURE BY AGE OF HOUSEHOLDER
Coronado, 1990

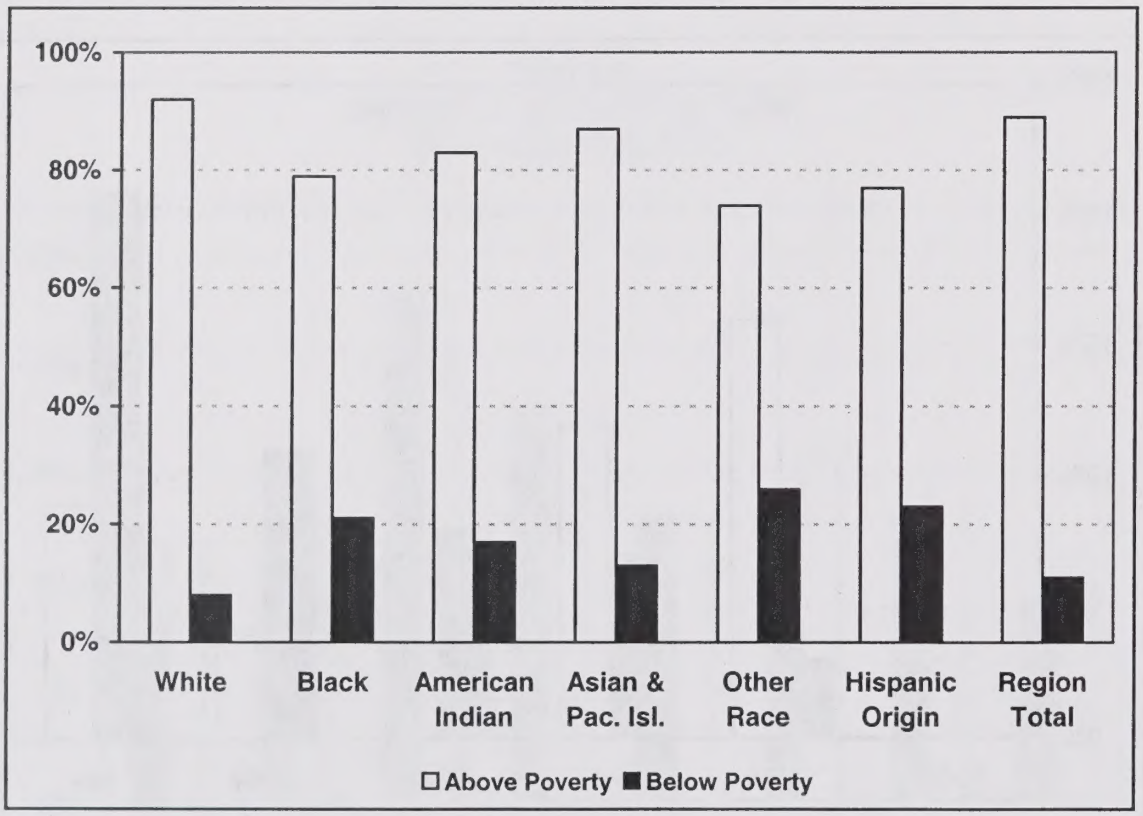


Source: 1990 Census

Race/Ethnicity Characteristics

Information on ethnicity is important to an analysis of housing demand, as these factors tend to correlate with other characteristics such as family size, location choices, and mobility. They are also often reflective of income, as shown in Figure 8. In the San Diego region, the non-White population tends to have a much higher incidence of poverty.

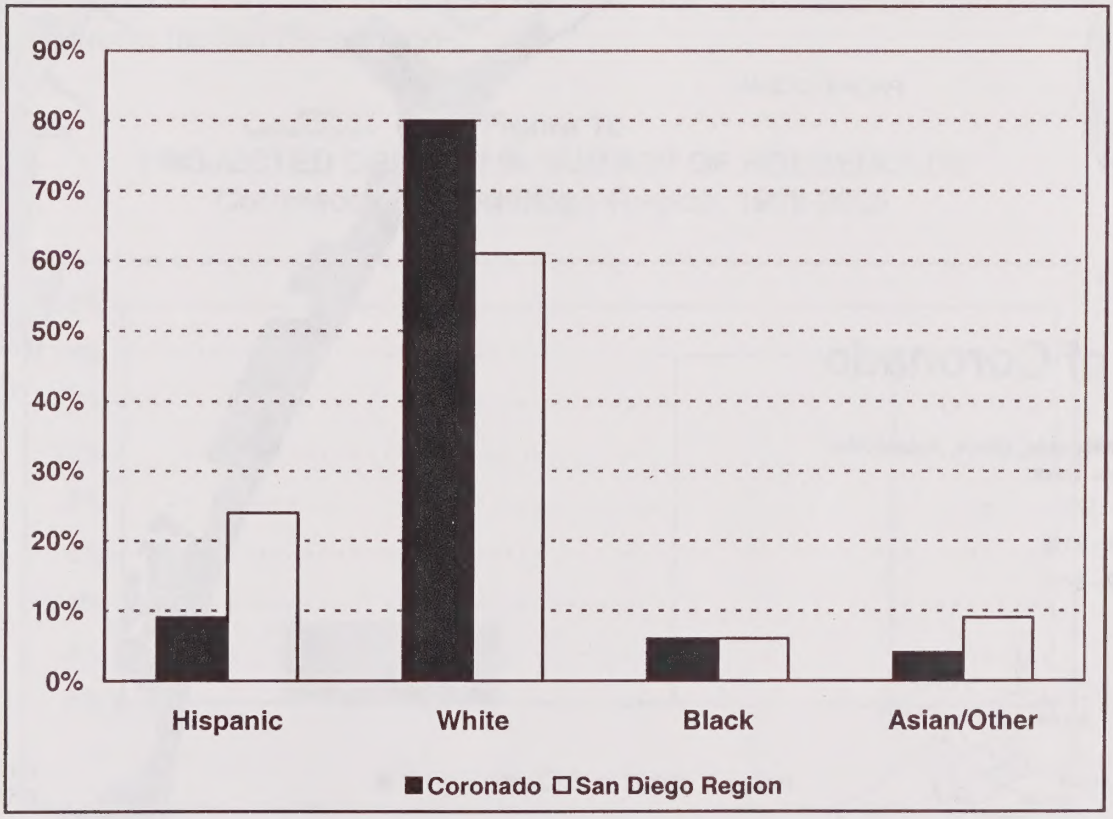
Figure 8
POVERTY STATUS BY ETHNICITY
San Diego Region, 1990



Source: 1990 Census

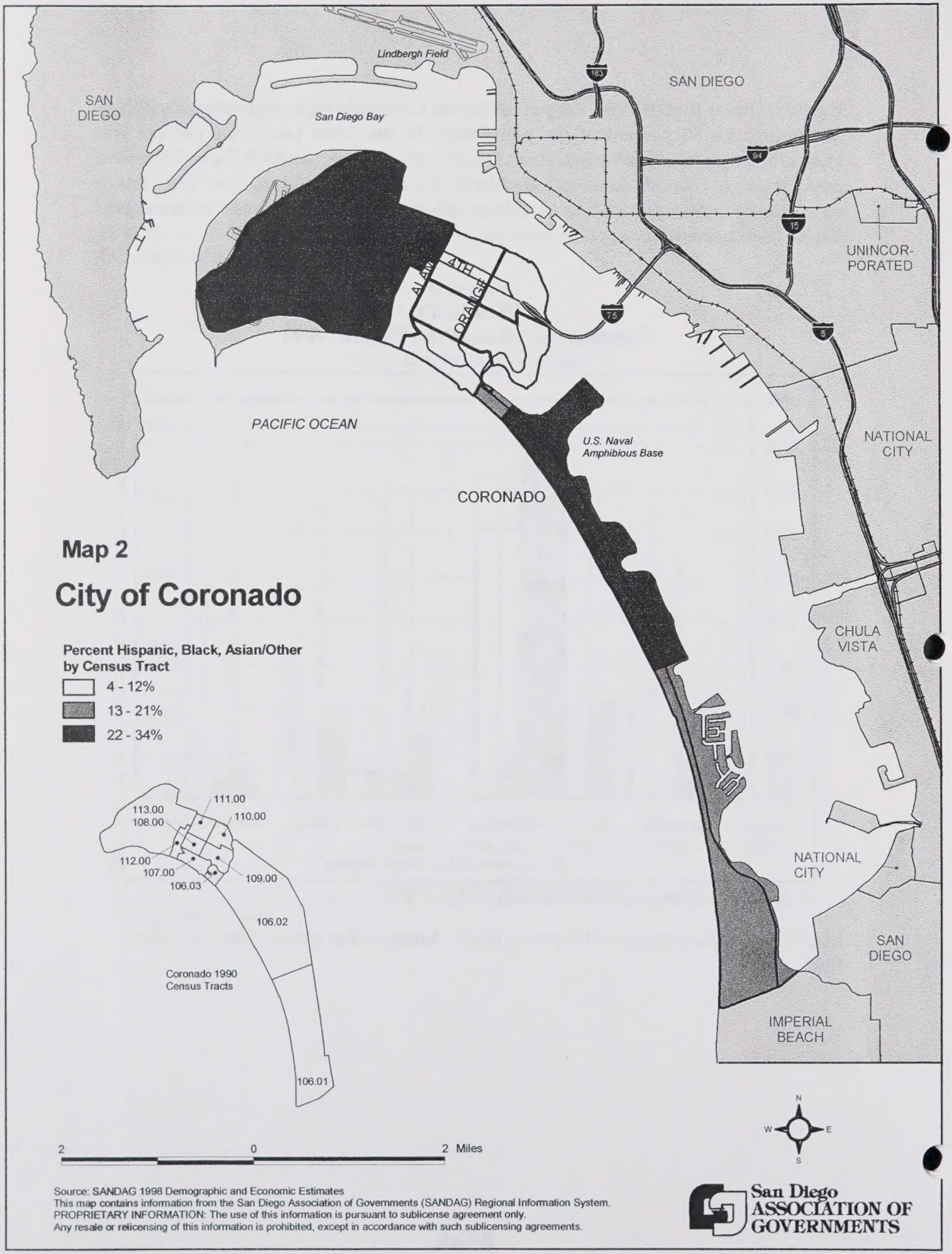
Figure 9 shows that in 1998, the population in Coronado was predominately White, accounting for 80 percent of the population. In the same year, nine percent was Hispanic, six percent was Black, and four percent was Asian/Other. When the population of Naval Air Station, North Island is excluded, the City has a significantly larger percentage of Whites (85 percent), and a lower percentage of Blacks (two percent).

Figure 9
ETHNICITY
Coronado and San Diego Region, 1998



Source: SANDAG Demographic and Economic Estimates, 1998

Map 2 shows the percent of Hispanic, Black, Asian/Other population by census tract.



Source: SANDAG 1998 Demographic and Economic Estimates
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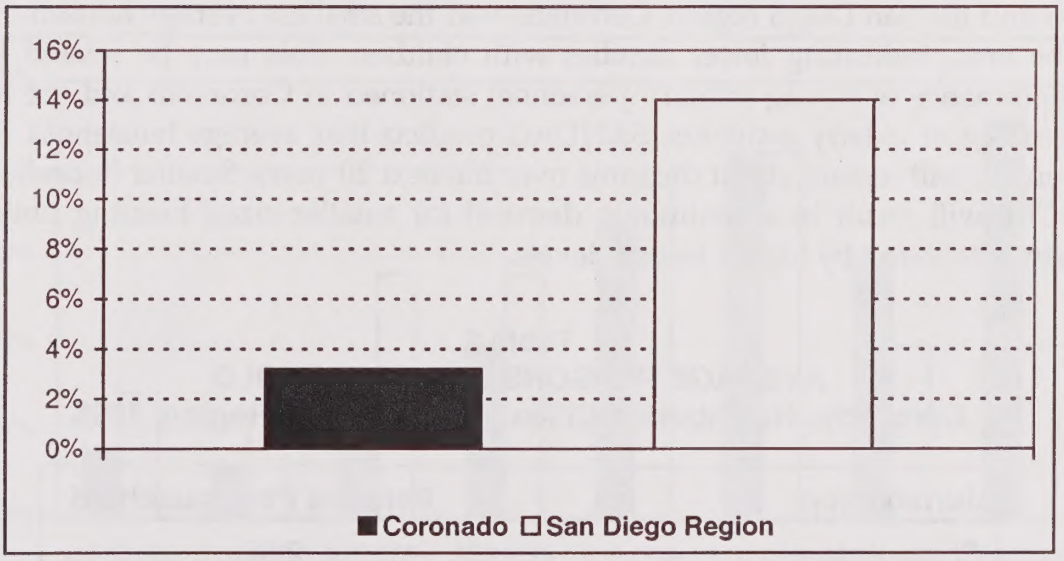
Household Characteristics

In 1998 there were 951,818 households (also known as occupied housing units) in the San Diego region. Of these, 7,682, or less than one percent were located in Coronado.

Figure 10 shows that between 1998 and 2005, it is anticipated that the number of households in the San Diego region will grow by approximately 14 percent, a gain of an additional 136,884 households. During this time period, the number of households in Coronado is expected to grow by three percent, a gain of 249 new households. The City will continue to account for approximately one percent of households in the San Diego region.

Figure 10
PROJECTED GROWTH IN NUMBER OF HOUSEHOLDS
Coronado and San Diego Region, 1998-2005



Source: SANDAG 2020 Cities/County Forecast, February 1999

Household Size

Household size is a significant factor in housing demand. Often, household size can be used to predict the unit size that a household will select. For example, small households (one to two persons per household) traditionally can find suitable housing in units with zero to two bedrooms, while larger households (three or more persons per household) can usually find suitable housing in units with three to four bedrooms. People's choices, however, also reflect preference and economics. Thus, many small households prefer, and obtain, large units. Household size is also related to choice of locations.

In 1998, the average number of persons per household in the San Diego region ranged from 2.3 to 3.3, with a regionwide average of 2.8 persons per household. Coronado had an average of 2.38 persons per household, representing a small increase from 1990, when there were 2.35 persons per household on average.

Table 2 compares household size in Coronado to household size in the neighboring cities and the San Diego region. Coronado had the smallest average household size in the area, indicating fewer families with children. This may be related to the predominance of young military personnel stationed in Coronado and the higher percentage of elderly residents. SANDAG predicts that average household size in Coronado will remain about the same over the next 20 years. Smaller households in the City will result in a continuing demand for smaller sized housing units and apartments, offset by higher income levels.

Table 2
AVERAGE PERSONS PER HOUSEHOLD
Coronado, Neighboring Cities and San Diego Region, 1998

Jurisdiction	Persons Per Household
Chula Vista	2.98
Coronado	**2.38**
Imperial Beach	2.96
City of San Diego	2.73
San Diego Region	2.83

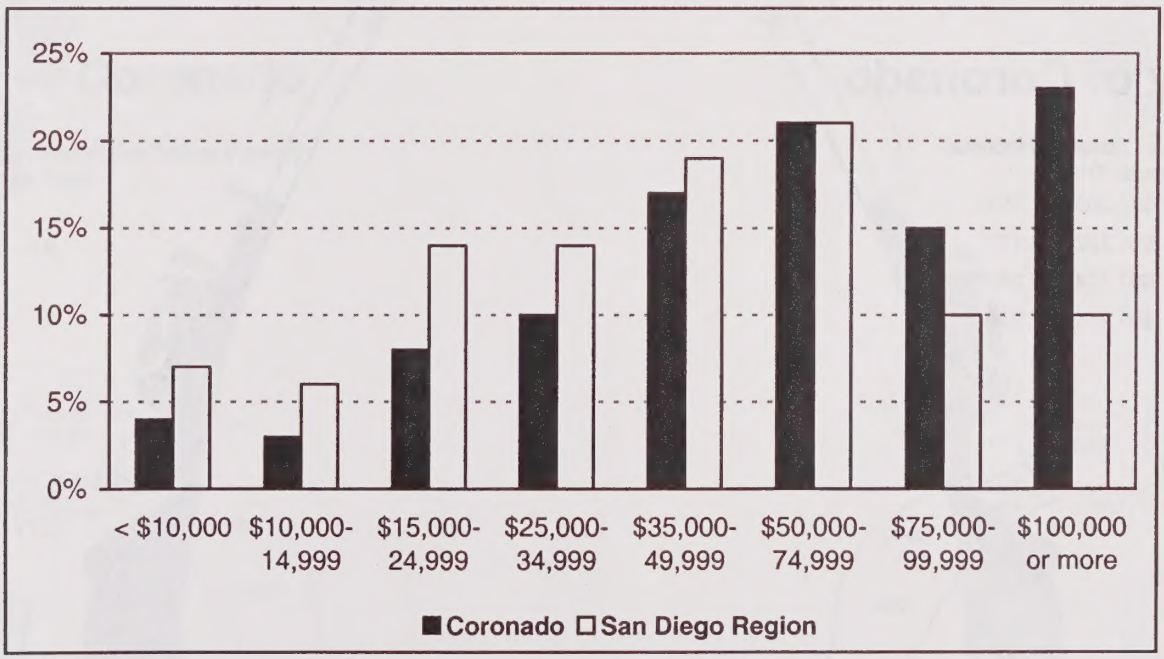
Source: SANDAG Demographic and Economic Estimates, 1998

Household Income

Income levels influence the range of housing prices within a community and the ability of the population to afford housing. As household income increases, the number of homeowners increases. As household income decreases, the number of households paying a disproportionate amount of their income for housing and the amount of persons occupying unsound and overcrowded housing increases.

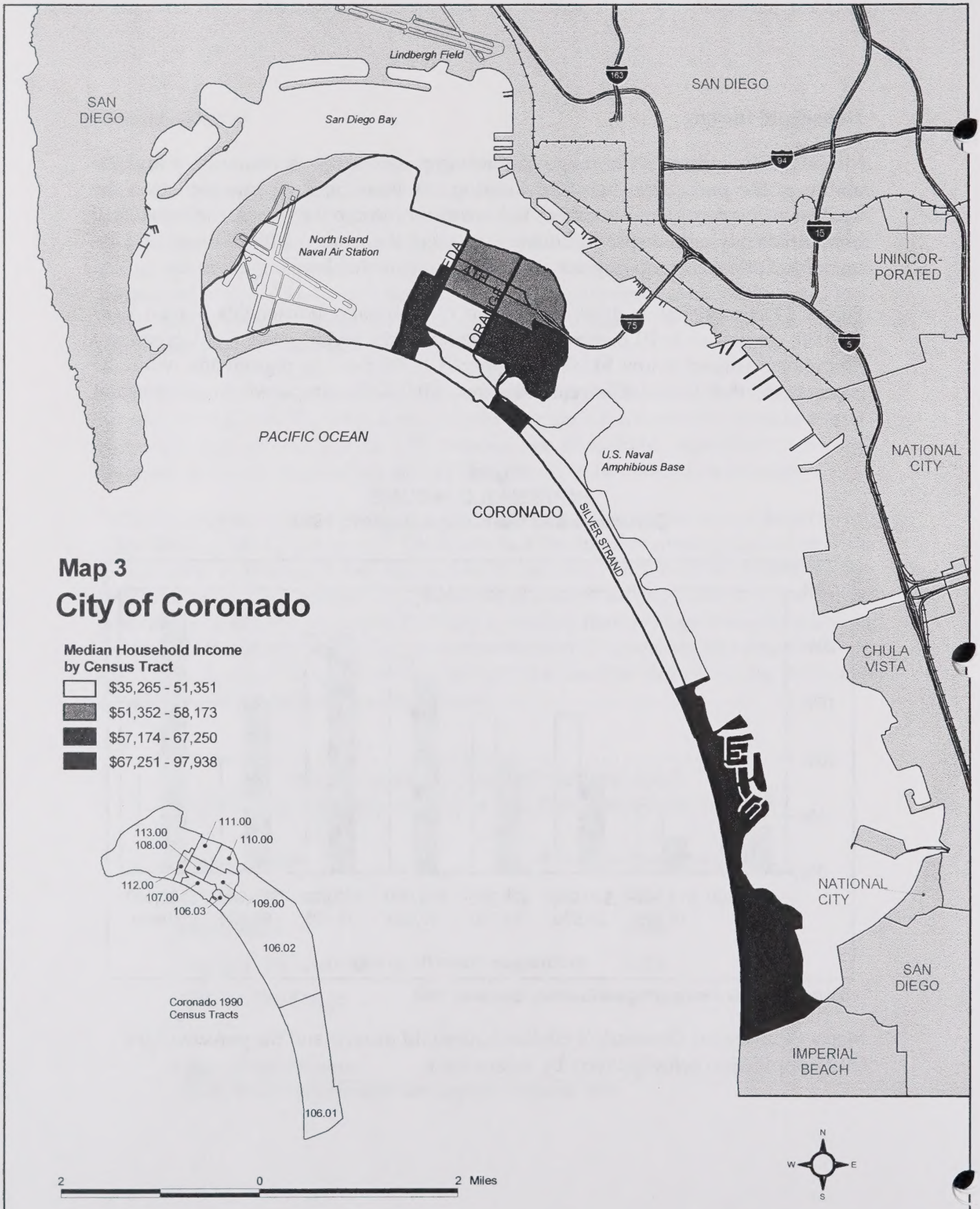
Figure 11 shows that in 1998, 38 percent of Coronado households earned over $75,000, compared to 20 percent of the region. Only seven percent of Coronado's households earned below $15,000, compared to 13 percent regionwide, while 23 percent of the households earned over $100,000, compared to 10 percent regionwide.

Figure 11
HOUSEHOLD INCOME
Coronado and San Diego Region, 1998



Source: SANDAG Demographic and Economic Estimates, 1998

Maps 3 and 4 show Coronado's median household income and the percent of the City's population below poverty by census tract.



Source: SANDAG 1998 Demographic and Economic Estimates
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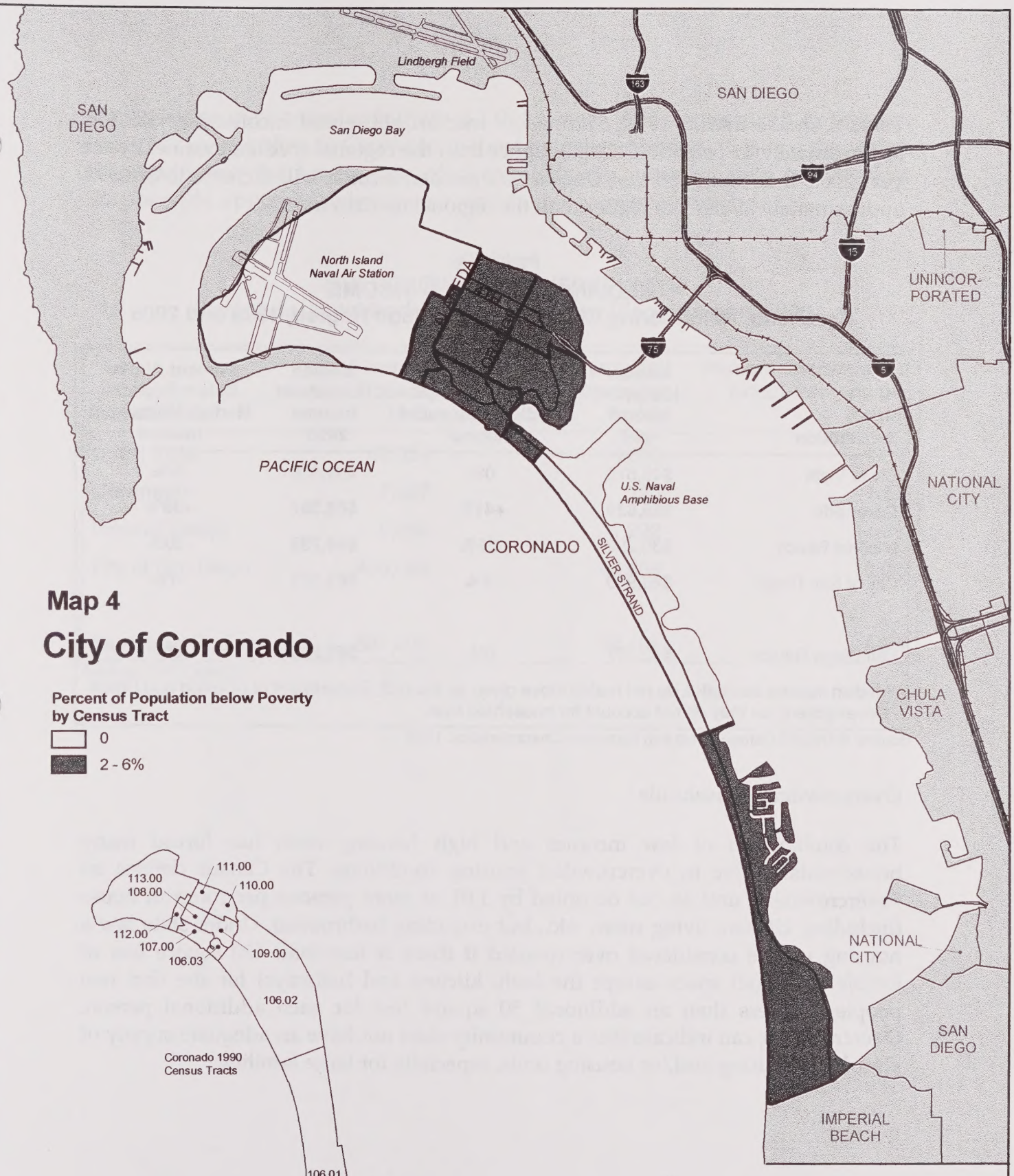

Map 4

City of Coronado

Percent of Population below Poverty by Census Tract

- 0
- 2 - 6%

2 0 2 Miles

N
W E
S

Source: SANDAG, 1990 Census

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Table 3 shows that in 1998, Coronado's median household income was $59,839, approximately 41 percent ($17,482) higher than the regional median income. By the year 2005, it is estimated that Coronado's median income will increase to $88,597, approximately 39 percent higher than the regional median income.

Table 3
MEDIAN HOUSEHOLD INCOME
Coronado, Neighboring Cities, and San Diego Region, 1998 and 2005

Jurisdiction	Median Household Income 1998*	Percent Above/ Below Regional Median Household Income	Median Household Income 2005*	Percent Above/ Below Regional Median Household Income
Chula Vista	$42,516	0%	$69,439	+9%
Coronado	**$59,839**	**+41%**	**$88,597**	**+39%**
Imperial Beach	$30,283	-29%	$44,738	-30%
City of San Diego	$40,940	-4%	$61,371	-4%
San Diego Region	$42,357	0%	$63,740	0%

*Median income estimates do not match those given by the U.S. Department of Housing and Urban Development, as they do not account for household size.

Source: SANDAG Demographic and Economic Characteristics, 1998

Overcrowded Households

The combination of low incomes and high housing costs has forced many households to live in overcrowded housing conditions. The Census defines an "overcrowded" unit as one occupied by 1.01 or more persons per room in house (including kitchen, living room, etc., but excluding bathrooms). Under state law a housing unit is considered overcrowded if there is less than 120 square feet of livable space (all space except the bath, kitchen and hallways) for the first two people and less than an additional 50 square feet for each additional person. Overcrowding can indicate that a community does not have an adequate supply of affordable housing and/or housing units, especially for large families.

Table 4 uses the Census definition of 1.01 or more persons per room to compare rates of overcrowding in Coronado to those in its neighboring cities and the region. Coronado had the lowest rate of overcrowding – approximately two percent. Regionwide, approximately nine percent of units were overcrowded.

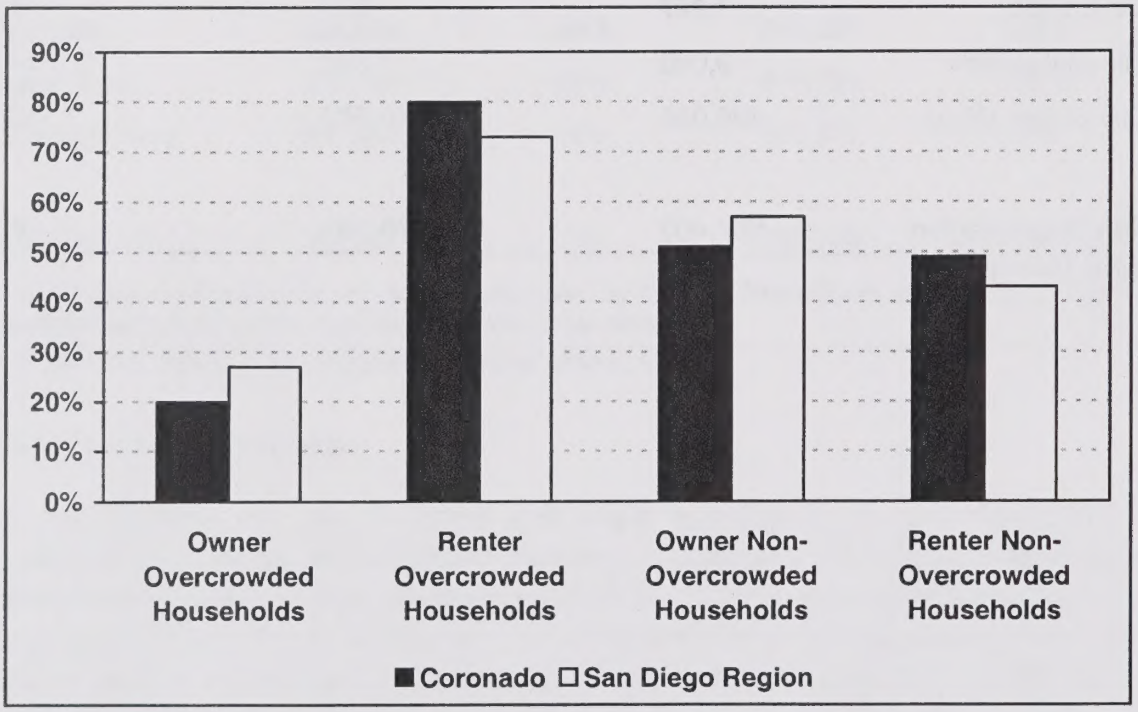
Table 4
OVERCROWDED HOUSING UNITS
Coronado, Neighboring Cities, and San Diego Region, 1990

Jurisdiction	Occupied Housing Units	Overcrowded (>1.01 Persons per Room)	Percent Overcrowded (>1.01 Persons per Room)
Chula Vista	47,824	4,678	9.8%
Coronado	**7,327**	**120**	**1.6%**
Imperial Beach	9,080	1,292	14.2%
City of San Diego	406,096	40,603	10.0%
San Diego Region	887,403	78,182	8.8%

Source: 1990 Census

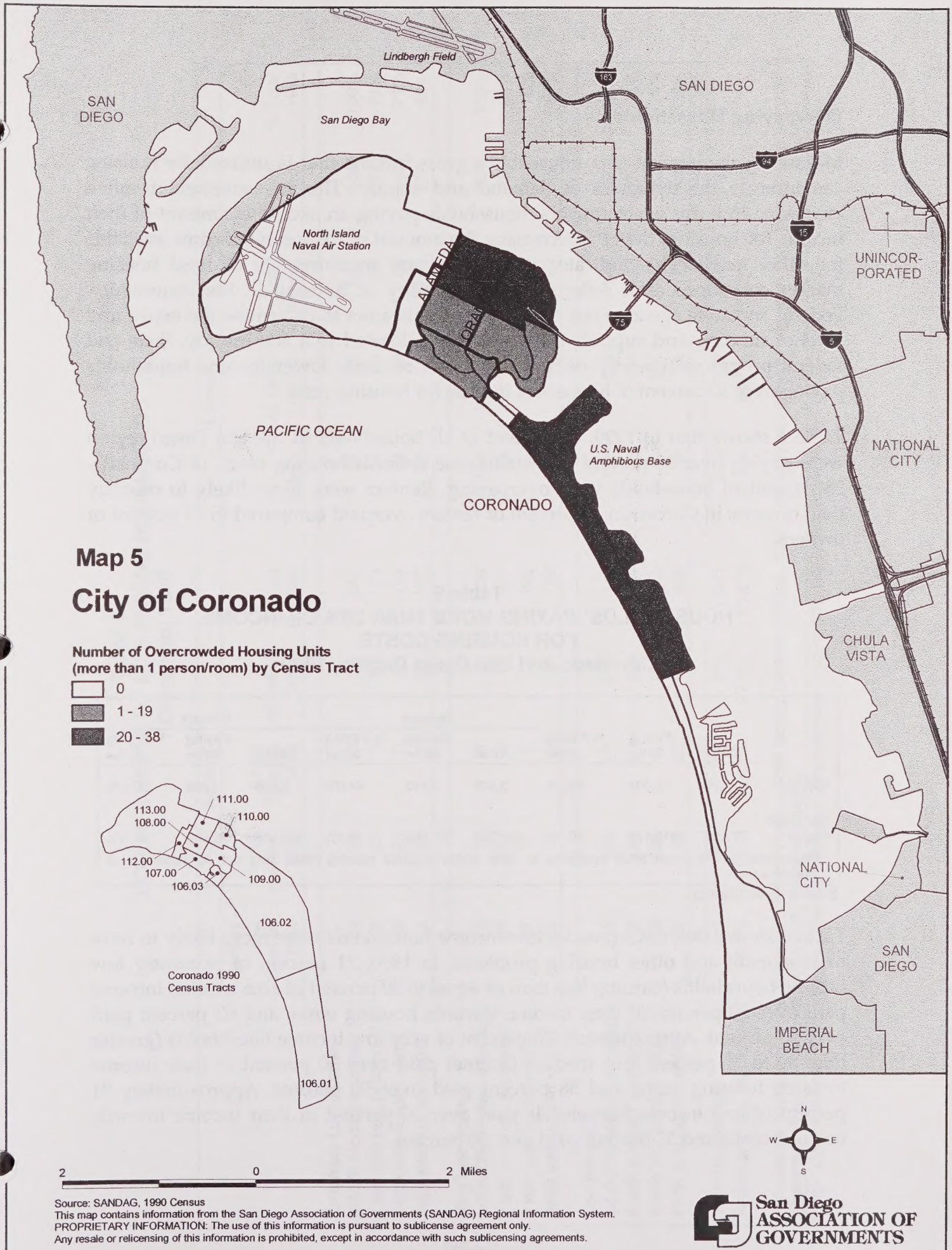
Figure 12 shows that renter occupied households are more likely to experience overcrowding than owner occupied households. In 1990, owner occupied households had much lower rates for overcrowding in both Coronado and the region (again using the Census definition of overcrowding). In Coronado, only one percent of the total households were overcrowded, but of those households only 20 percent were owner occupied. In the region only nine percent of the total households were overcrowded, but of those households only 27 percent of overcrowded households were owner occupied.

Figure 12
HOMEOWNERSHIP RATES OF OVERCROWDED HOUSEHOLDS
(1.01 PERSONS PER ROOM OR MORE)
Coronado and San Diego Region, 1990



Source: 1990 Census

Map 5 indicates the number of overcrowded housing units in Coronado by census tract.



Map 5

City of Coronado

Source: SANDAG, 1990 Census

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Overpaying Households

Measuring the portion of a household's gross income that is utilized for housing can indicate the dynamics of demand and supply. This measurement is often expressed in terms of overpayers: households paying an excessive amount of their income for housing, thereby decreasing the amount of disposable income available for other needs. This indicator is an important measurement of local housing market conditions as it reflects the affordability of housing in the community. Federal and state agencies use overpayment indicators to determine the extent and level of funding and support that should be allocated to a community. State and federal programs typically define overpayers as those lower income households paying over 30 percent of household income for housing costs.

Table 5 shows that in 1990, 41 percent of all households in the San Diego region were paying over 30 percent of their income towards housing costs. In Coronado, 38 percent of households were overpaying. Renters were more likely to overpay than owners; in Coronado 44 percent of renters overpaid compared to 31 percent of owners.

Table 5
HOUSEHOLDS* PAYING MORE THAN 30% OF INCOME FOR HOUSING COSTS
Coronado and San Diego Region, 1990

				Renters			Owners		
	Total*	Paying 30%+	% Paying 30%+	Total	Paying 30%+	% Paying 30%+	Total	Paying 30%+	% Paying 30%+
Coronado	6,296	2,408	38.2%	3,428	1,510	44.0%	2,868	898	31.3%
San Diego Region	777,607	316,474	40.7%	391,738	193,558	49.4%	385,869	22,916	31.9%

*Households do not equal totals presented in other tables because housing costs were not computed for all households.

Source: 1990 Census

Table 6 shows that in Coronado, low income households were more likely to have overpayment and other housing problems. In 1990, 71 percent of extremely low income households (earning less than or equal to 30 percent of area median income) paid over 30 percent of their income towards housing costs, and 62 percent paid over 50 percent. Approximately 78 percent of very low income households (greater than 30 to 50 percent area median income) paid over 30 percent of their income towards housing costs, and 58 percent paid over 50 percent. Approximately 71 percent of low income households paid over 30 percent of their income towards housing costs, and 33 percent paid over 50 percent.

Table 6
HOUSING NEEDS OF LOW INCOME HOUSEHOLDS
Coronado, 1990

	Renters					Owners				
	Elderly 1&2 Member HHs	Small Related HHs	Large Related HHs	All Other HHs	Total Renters	Elderly	All Other Owners	Total Owners	Total HHs	% Total HHs
Extremely Low Income (≤30 % Median Income)	109	34	13	86	242	56	70	126	368	100%
# with any hsg. problems*	98	23	0	58	179	34	49	83	262	71%
# with cost burden >30%	98	23	0	58	179	34	49	83	262	71%
#with cost burden >50%	93	23	0	51	167	21	40	61	228	62%
Very Low Income (>30-50% Median Income)	76	77	0	75	236	104	49	153	389	100%
# with any hsg. problems*	67	77	0	75	227	54	43	97	324	83%
# with cost burden >30%	67	77	8	68	220	41	43	84	304	78%
#with cost burden >50%	62	72	0	34	168	26	30	56	224	58%
Low Income (>50-80% Median Income)	216	256	97	174	743	136	113	249	992	100%
# with any hsg. problems*	168	197	60	159	584	51	104	155	739	74%
# with cost burden >30%	168	182	43	159	552	51	104	155	707	71%
#with cost burden >50%	102	42	23	42	209	39	84	123	332	33%
Total Households	401	367	118	335	1,221	296	232	528	1,749	
% with any hsg. problems*	83.0%	81.0%	58.0%	87.0%	81.0%	47.0%	84.0%	63.0%	76.0%	

*Households having any of the following problems: Housing units lacking complete kitchen, lacking complete plumbing, having more than 1.01 persons per room (overcrowded) and/or paying more than a 30 percent cost burden.

Source: U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Data Book, 1993

Special Needs Groups

The following special needs groups have a significant impact upon the demand for housing. Often these groups "compete" for the same housing due to the lack of affordable housing. Identifying special needs groups is necessary to fully assess Coronado's housing needs and to meet housing element requirements. The special needs groups analyzed include the elderly, the homeless, farmworkers, single parents, large households, persons with disabilities, and students. Many of these groups overlap, for example many farmworkers are homeless, and many elderly people have a disability of some type. The majority of these special needs groups would be assisted by an increase in affordable housing, especially housing located near transit stations and along major bus routes.

Elderly

The limited incomes of many elderly persons often make it difficult for them to find affordable housing. In the San Diego region, the elderly spend a higher percentage of their income for food, housing, medical care, and personal care than non-elderly families. Many single elderly persons need some form of housing assistance. In 1990, 6.3 percent of the San Diego region's residents aged 65 and over were living in poverty.

Table 7 shows that in 1998 Coronado had a higher percentage of elderly residents than its surrounding cities and the region. Approximately 15 percent of residents were age 65 and over, compared to 11 percent regionwide. Of the 3,930 elderly persons in the City, 51 percent were age 75 and over.

Table 7
PERSONS AGE 65 AND OVER
Coronado, Neighboring Cities and San Diego Region, 1998

Jurisdiction	Total	Age 65+	Percent Age 65+
Chula Vista	162,047	19,078	12.0%
Coronado	**26,777**	**3,930**	**15.0%**
Imperial Beach	28,557	1,875	7.0%
City Of San Diego	1,224,848	133,134	11.0%
San Diego Region	2,794,785	319,634	11.0%

Source: SANDAG Demographic and Economic Estimates, 1998

Introduction

City Profile

The City of Coronado ("The Crowned One") is one of the oldest cities in the region. Incorporated in 1890, Coronado is one of five cities in the San Diego region to be incorporated before the turn of the century. Coronado is located on a narrow peninsula of land at the southwestern edge of the San Diego region as shown in Map 1. Bounded on the west by the Pacific Ocean and on the east by the San Diego Bay, the City is accessible by the two-mile long San Diego-Coronado Bridge from the east and Silver Strand Boulevard from the south.

Coronado is one of the region's most famous resort communities with the historic Hotel Del Coronado and two other world-class hotels. Military and tourism are the City's two major industries. The U.S. Navy, specifically, has a strong presence in Coronado. Naval Air Station, North Island was commissioned as a Naval Air Station in 1917 and is the largest aviation industrial complex on the West Coast. The Naval Amphibious Base Coronado, situated on the Silver Strand, is the West Coast center of special and expeditionary warfare training and operations.

The City's proximity to the ocean and its island like characteristics have resulted in high land and housing values. Coronado residents, including its military personnel, have the fourth highest per capita income in the San Diego region. Based on its high market values and high per capita income, Coronado's housing stock is generally in good to very good condition. There are a number of houses that are historically important, some of which have been restored.

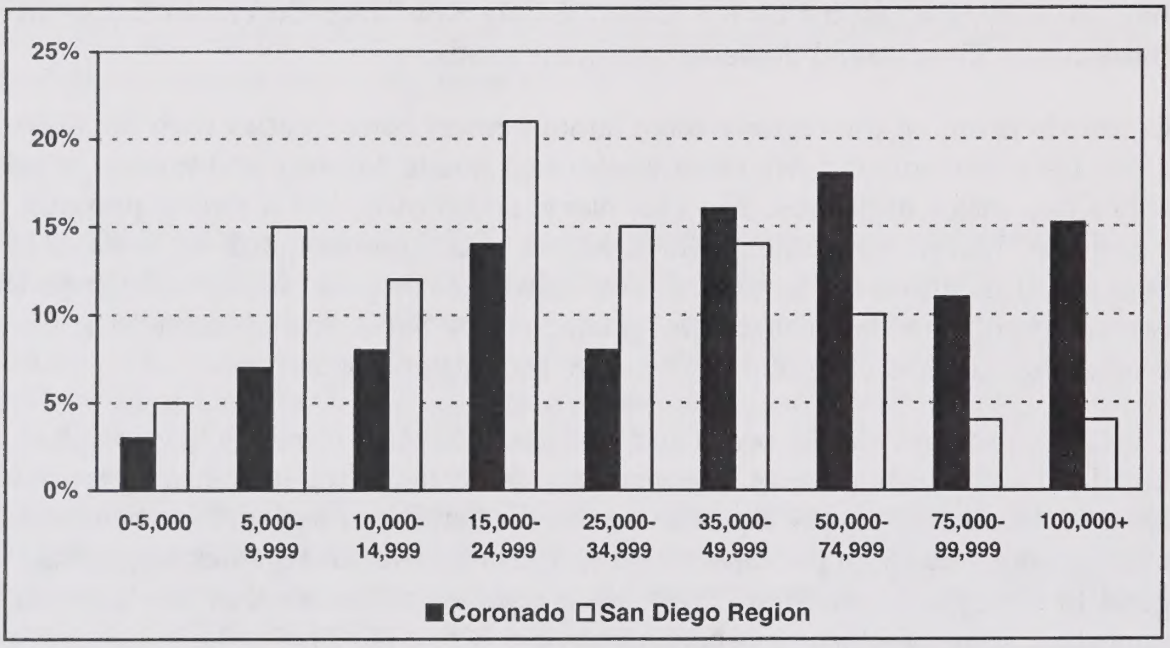
Between 1970-1980, Coronado was the only city in the region to see a decline (six percent) in population. This was due to fluctuations in the military population rather than a loss of permanent residents. During the following decade, Coronado's population grew 41 percent. This was largely due to the annexation of already developed areas on the Naval Air Station, North Island (NASNI). Between 1990 and 2000 the population decreased by 9.2 percent from 26,540 to 24,100. Again this did not reflect a loss of permanent residents, but instead was due to the 1990 census overstating the on base population growth by placing San Diego Navy ships in Coronado. Future population growth is anticipated at nine percent between 1998-2005, but will drop off again between 2005-2020 to only two percent.

Housing Element

The housing element is an important planning tool for the City of Coronado. It identifies the housing needs of the City and recommends ways to meet those needs while balancing other community objectives and resources.

Figure 13 shows that in 1989, householders over the age of 65 in Coronado tended to have higher incomes than those regionwide. Approximately 44 percent of householders age 65 and over in Coronado had incomes over $50,000, compared to 18 percent in the region as a whole. However, about 32 percent of householders age 65 and over in Coronado had incomes below $15,000.

Figure 13
INCOME OF HOUSEHOLDERS AGE 65 AND OVER
Coronado and San Diego Region, 1989



Source: 1990 Census

Homeless

The most recent legislation governing housing elements (Section 65583(1)(6)) mandates that municipalities address the special needs of homeless persons within their jurisdictional boundaries. "Homelessness" as defined by the U.S. Department of Housing and Urban Development, describes an individual (not imprisoned or otherwise detained) who:

1. Lacks a fixed, regular, and adequate nighttime residence; and
2. Has a primary nighttime residence that is:
   - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
   - An institution that provides a temporary residence for individuals intended to be institutionalized; or

- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

This definition does not include persons in substandard housing (unless it has been officially condemned); persons in overcrowded housing (e.g., doubled up with others) or persons being discharged from mental health facilities (unless the person was homeless when entering and is considered to be homeless at discharge).

The Regional Task Force on the Homeless is San Diego County's leading resource for information on the issues of homelessness. Established in 1985, the Task Force promotes a regional approach as the best solution to ending homelessness in San Diego County. The Task Force is a public/private effort to build a base of understanding about the multiple causes and conditions of homelessness.

The homeless population is very difficult to quantify. Census information on homeless populations is often unreliable, due to the difficulty of efficiently counting a population without permanent residences. The Task Force produces estimates which are obtained using the observations of homeless service providers, estimates from local officials, reports from local surveys and studies, the 1990 Census, utilization rates of homeless facilities, services, and meal programs, and estimated counts of persons observed at known locations.

Table 8 shows that the Task Force estimates that there were no homeless persons in Coronado in 1998. There were approximately 16,310 homeless persons regionwide.

Table 8
HOMELESSNESS
Coronado and San Diego Region, 1990 and 1998

		1998 Regional Task Force Estimates				
Jurisdiction	1990 Census	Urban	Rural	Total Urban/Rural	Total Sheltered	Total Unsheltered
Coronado	0	0	0	0	0	0
San Diego Region	8,762	9,120	7,190	16,310	3,961	12,349

Includes Homeless Farmworkers and Day Laborers

Based upon the number of shelter beds available each night

Source: 1990 Census and 1998 Regional Task Force on the Homeless Estimates

Farmworkers

In 1995, 19 Coronado residents were employed in either agriculture, forestry, fishing or mining. Thus the demand for housing by farmworkers in the City is estimated to be extremely low.[1]

Single Parents

Single parents with dependent children represent an important group with special housing needs. Single-parent households require special consideration and assistance because they tend to have lower incomes and a greater need for day care, health care, and related facilities.

Table 9 shows the number and type of single parent households in Coronado. There are about 344 single parent households in Coronado, five percent of the City's total households. Of these, the majority (81 percent) were female-headed. The housing needs of female-headed households are of special concern because women tend to earn lower wages, which affects their need for affordable housing. In Coronado, nine percent of female-headed households lived below the poverty level in 1990. Regionwide, 27 percent of female-headed households lived below the poverty level.

Table 9
SINGLE PARENT HOUSEHOLDS
Coronado and San Diego Region, 1990

						Below Poverty	
	Total HHs	Single Parent HHs	% Total HHs	Female HHs	Percent Single Parent HHs	Female HHs Below Poverty	% Total Single Parent HHs
Coronado	7,327	344	4.7%	280	81.4%	31	9.0%
San Diego Region	887,403	82,301	9.3%	64,145	77.9%	22,303	27.1%

Source: 1990 Census

[1] *Source: SANDAG 1995 Employment Inventories*

Large Households

Large families are identified as a group with special housing needs due to the limited availability of adequately sized affordable housing units. Large households often have lower incomes, which can result in the overcrowding of smaller dwelling units, and accelerated unit deterioration. Table 10 compares the number of large families in Coronado to that in the region as a whole. In 1990, six percent of households in Coronado consisted of five or more persons, compared to a significantly higher percentage (12.5 percent) regionwide.

Table 10
LARGE HOUSEHOLDS
Coronado and San Diego Region, 1990

	Persons in Household			
Jurisdiction	Five	Six	Seven +	Total Households
Coronado	356	79	45	7,333
Percent of Total	4.8%	1.0%	0.6%	100%
San Diego Region	62,948	25,656	21,774	887,719
Percent of Total	7.1%	2.9%	2.5%	100%

Source: 1990 Census

Persons with Disabilities

According to the U.S. Bureau of the Census, a person is considered to have a disability if he or she has difficulty performing certain functions (seeing, hearing, talking, walking, climbing stairs and lifting and carrying), or has difficulty with certain social roles (e.g., doing school work for children or working at a job and around the house for adults). A person who is unable to perform one or more activities, uses an assisting device to get around, or who needs assistance from another person to perform basic activities is considered to have a severe disability.

Four factors—affordability, design, location and discrimination—significantly limit the supply of housing available to households of persons with disabilities. The most obvious housing need for persons with disabilities is housing that is adapted to their needs. Most single family homes are inaccessible to people with mobility and sensory limitations. Housing may not be adaptable to widened doorways and hallways, access ramps, larger bathrooms, lowered countertops and other features necessary for accessibility. Location of housing is also an important factor for many

persons with disabilities, as they often rely upon public transportation to travel to necessary services and shops.

Additionally disabilities can hinder the ability of a person to earn an adequate income to afford housing. The U.S. Bureau of the Census estimates that 70 percent of all people with severe disabilities are unemployed and rely upon fixed monthly disability incomes which are rarely adequate for the payment of market rate rent.[2] The California Right to Housing Campaign estimates that 15 percent of persons with disabilities in the state of California were living below the poverty level in 1988.

Housing advocacy groups report that people with disabilities are often the victims of discrimination in the homebuying market. People with disabilities, whether they work or receive disability income are often perceived to be a greater financial risk than persons without disabilities with identical income amounts. The nonprofit National Home of Your Own Alliance estimates that only two percent of this population own their home compared to the overall homeownership rate of 66 percent.[3]

The U.S. Bureau of the Census estimates that 20 percent of the total population in the United States has some kind of disability, while half of those have a severe disability.[4] Applying these national figures to the number of persons living in Coronado in 1998, it can be estimated that approximately 2,678 residents have a severe disability, and that approximately 5,355 had some kind of disability. The likelihood of having a disability increases with age—nationally half of seniors 65 and over have a disability.[5] In 1998, there were 3,936 residents age 65 and over in Coronado. This accounts for 15 percent of residents, four percent more than in the region as a whole. As Coronado has a larger percentage of residents over the age of 65, housing accessible to persons with disabilities is a continuing need in the City.

One partial solution to these issues may be the institution of Universal Design Principles, which offer designers guidance to better integrate features that meet the needs of as many users as possible. The application of Universal Design Principles to all new and rehabilitated housing could help build more accessible and adaptable housing for people with disabilities. In addition, adoption of these design

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[2] *Source: National Partners in Homeownership, KeyNotes, "Reaching People with Disabilities," 1998, pg 3*

[3] *Source: National Partners in Homeownership, KeyNotes, "Reaching People with Disabilities," 1998, pg. 3*

[4] *Source: U.S. Department of Commerce, Economics and Statistics Administration, Bureau of the Census, Census Brief, "Disabilities Affect One-Fifth of All Americans, Proportion Could Increase in Coming Decades," Dec. 1997, pg. 1*

[5] *Source: U.S. Department of Commerce, Economics and Statistics Administration, Bureau of the Census, Census Brief, "Disabilities Affect One-Fifth of All Americans, Proportion Could Increase in Coming Decades," Dec. 1997, pg. 1*

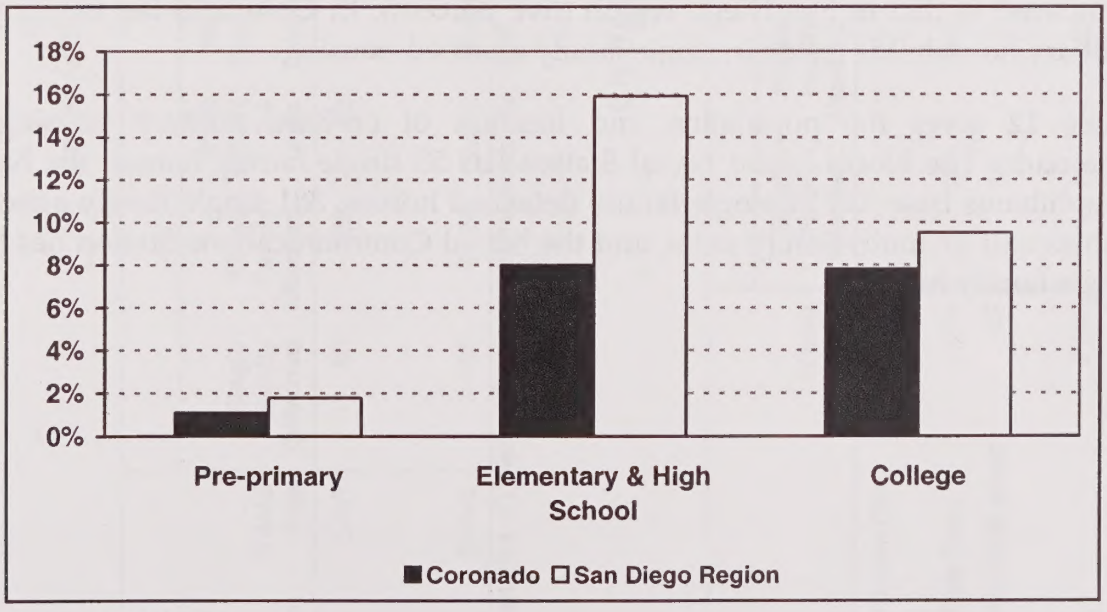
principles would allow anyone to modify their homes, when needed, at a much lower cost.[6]

Students

The need for student housing is another significant factor affecting housing demand. Although students may produce only a temporary housing need, the impact upon housing demand is critical in areas that surround universities and colleges. Typically, students are low-income, and are therefore affected by a lack of affordable housing, especially within easy commuting distance from campus. They often seek shared housing situations to decrease expenses, and can be assisted through roommate referral services offered on and off campus. The lack of affordable housing also influences choices students make after graduation, often with a detrimental effect upon the region's economy. College graduates provide a specialized pool of skilled labor that is vital to the economy; however the lack of affordable housing often leads to their departure from the region.

Figure 14 shows that in 1990, approximately eight percent of Coronado residents were enrolled in college, a lower percentage than the region as a whole. Coronado does not have a college within its boundaries, nor any designated student housing.

Figure 14
STUDENT POPULATION
Coronado and San Diego Region, 1990



Source: 1990 Census

6 Detailed information on Universal Design Principles can be found at The Center for Universal Design website: www.design.ncsu.edu/cud

Military

The military population's influence on the demand for housing takes two forms: (1) existing military households trying to find housing; and (2) former (either retirement or non-retirement separation) military households trying to find housing. Often, the housing needs of military personnel are affected by lower incomes and an uncertain length of residency. In the San Diego region the military population is centered around Camp Pendelton, Marine Corps Air Station Miramar and other Navy stations in the Central and South Bay areas of the cities of San Diego, Coronado, National City, Chula Vista and Imperial Beach. Coronado's military facilities include: the Naval Communications Center, the Naval Amphibious Base and the Naval Air Station.

Enlisted military personnel in pay grades E-1 to E-5 have a need for housing affordable to lower income families. This need is partially met by the supply of on- and off-base military housing; however the current supply is not adequate. In response to this need, SANDAG's Military Family Housing Task Force evaluated publicly and privately owned parcels of land as candidates for military family housing sites. The Task Force made recommendations and prioritized a final list of sites that could be used for military family housing off military bases in the San Diego region. Additionally, criteria were developed for community compatibility issues.

Table 11 shows the population residing in military housing and vacancy rates for this housing. As shown, the vacancy rate in Coronado is very low (one percent) compared to that in San Diego region (five percent). In Coronado the majority of military households reside in single family attached housing.

Table 12 gives the population and location of on-base military housing in Coronado. The North Island Naval Station has 53 single family homes; the Naval Amphibious base has 24 single family detached homes, 381 single family attached homes and 27 multi-family units, and the Naval Communications Station has four single family homes.

Table 11
MILITARY HOUSING
Coronado and San Diego Region, 1998

Jurisdiction	H'hold Pop	Housing Units								Group Quarters		
		Single Family Detached	Single Family Attached	Multi Family 2-4 Units	Multi Family 5+ Units	Mobile Homes	Total	Occupied	Vacancy Rate	Persons per H'hold	Barracks	Ships	Total
Coronado	2,097	80	382	23	4	0	489	483	1.2%	4.3	3,013	5,017	8,030
San Diego Region	56,948	2,456	6,624	2,892	2,768	354	15,094	14,352	4.9%	4.0	29,566	16,524	46,090

Source: Department of Defense, Demographic Research Unit, 1998

Table 12
ON BASE MILITARY HOUSING
Coronado, 1998

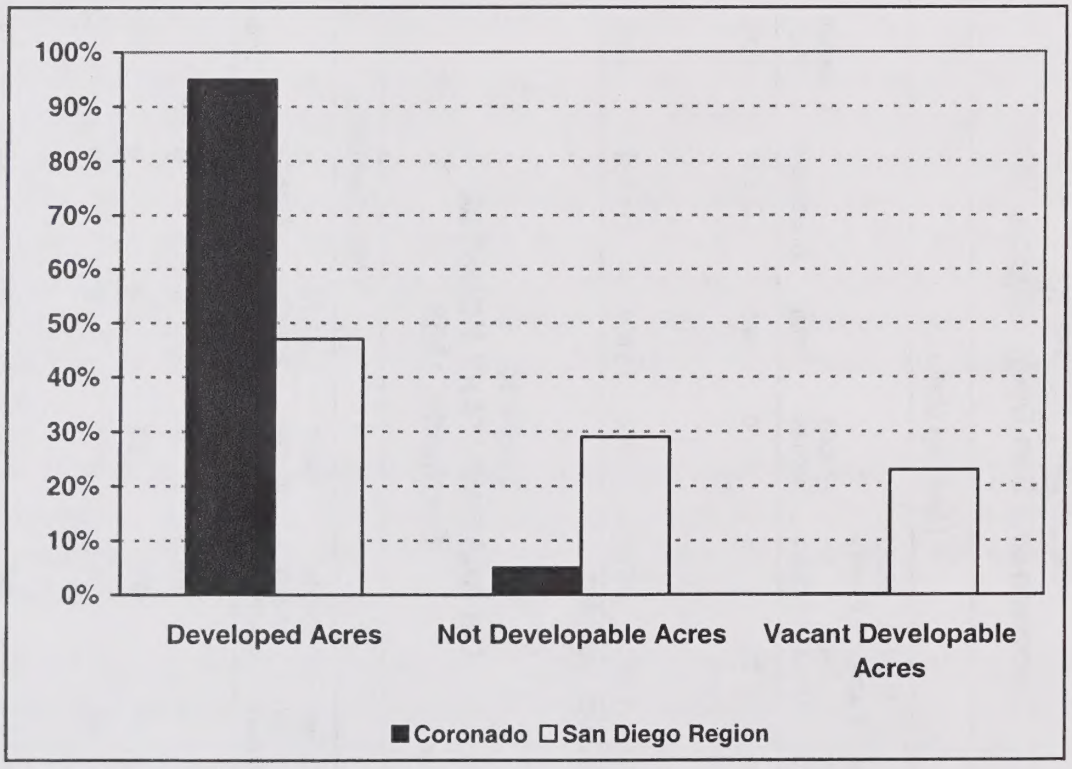
	H'hold Pop	Housing Units								
		Single Family Detached	Single Family Attached	Multi Family 2-4 Units	Multi Family 5+ Units	Mobile Homes	Total	Occupied	Vacancy Rate	Persons per H'hold
Naval Comm. Station Silver Strand	9	4	0	0	0	0	4	2	50.0%	4.5
Naval Amphibious Base	1,923	24	381	23	4	0	432	430	0.5%	4.5
Naval Air Station North Island	165	52	1	0	0	0	53	51	3.8%	3.2
Total	2,097	80	382	23	4	0	489	483	1.2%	

Source: Department of Finance, Demographic Research Unit, 1998

Land Use Characteristics

In 1995, 95 percent (8,675 acres) of land in Coronado was developed, as shown by Figure 15. Of the remaining land, approximately five percent (429 acres) was not developable due to physical or environmental constraints such as beach, wetlands or public ownership. Currently, there is no vacant developable land in Coronado.

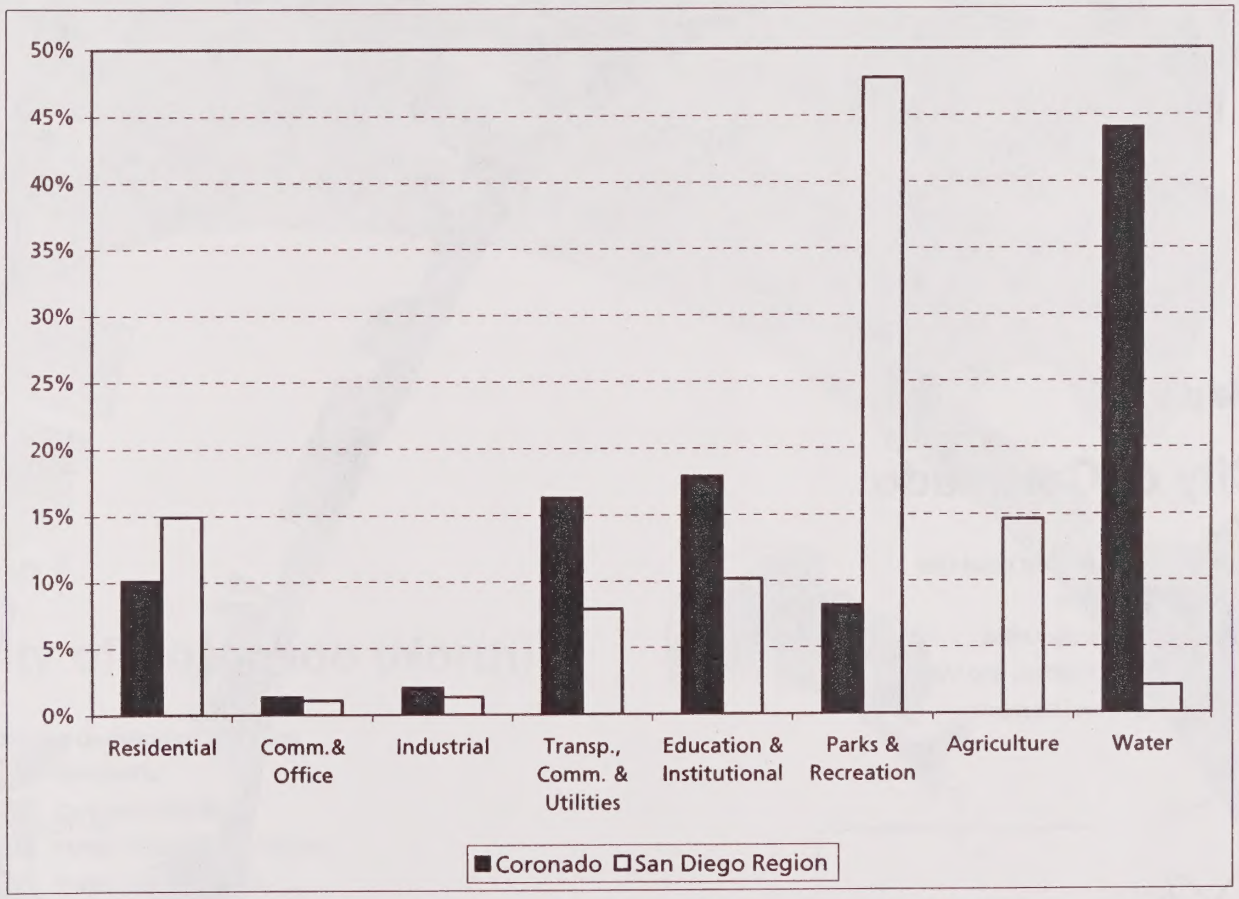
Figure 15
DEVELOPED ACRES
Coronado and San Diego Region, 1995



Source: SANDAG Regional Housing Needs Statement, 1999

Figure 16 compares development in Coronado to that in the San Diego region. Coronado has less residential development than the region as a whole. In 1995, 10 percent of Coronado's developed land was developed for residential uses; compared to 16 percent in the San Diego region. Coronado's larger percentages of land in industrial, commercial and office uses can be largely attributed to the City's military uses.

Figure 16
GENERAL LAND USE[7]
Coronado and San Diego Region, 1995

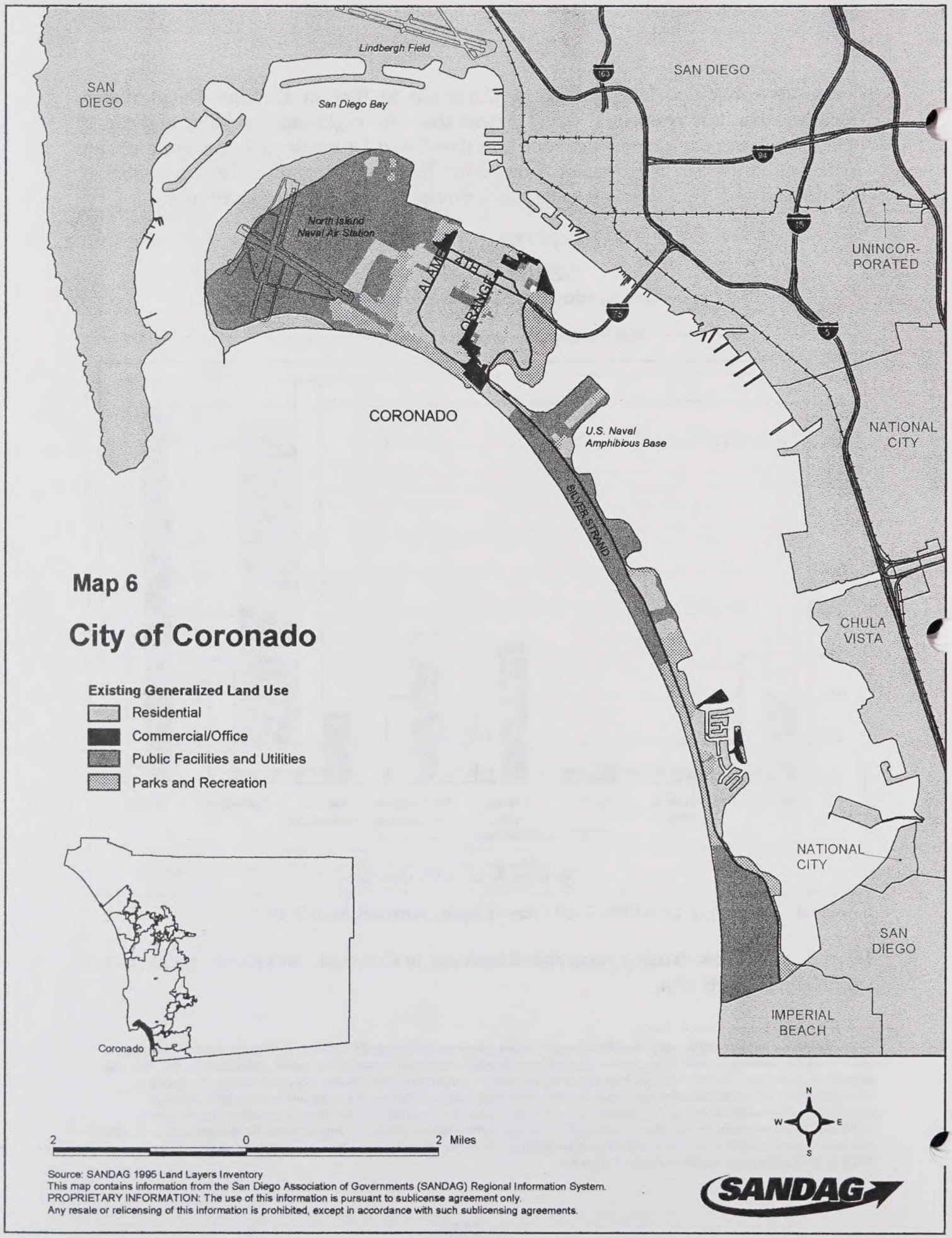


Source: Base year data, SANDAG 2020 Cities/County Forecast, March, 1998

Maps 6 and 7 show existing generalized land use in Coronado and the northern part of Coronado, respectively.

---

[7] *Note: Residential includes single family, multifamily, mobile homes, and group quarters facilities such as dormitories, military barracks, jails and monasteries. Commercial and Office includes office buildings, shopping centers, other retail, hotels, motels, public facilities, hospitals, and recreation facilities. Industrial includes light industry, heavy industry, industrial parks, warehousing, and public storage. Transportation, Communication, and Utilities includes commercial, military, and general aviation airports, rail stations and transit centers, freeways, communications and utilities, parking lots, railroad and road right of ways, marine terminals, and other transportation. Education and Institutional includes cemeteries, churches, libraries, post offices, police/fire stations, other public services, hospitals, military uses, and schools and universities. Parks and Recreation includes tourist attractions, golf courses, marinas, parks, beaches, open spaces, and recreational areas. Water includes water, bays, lagoons, lakes, and reservoirs.*



Source: SANDAG 1995 Land Layers Inventory
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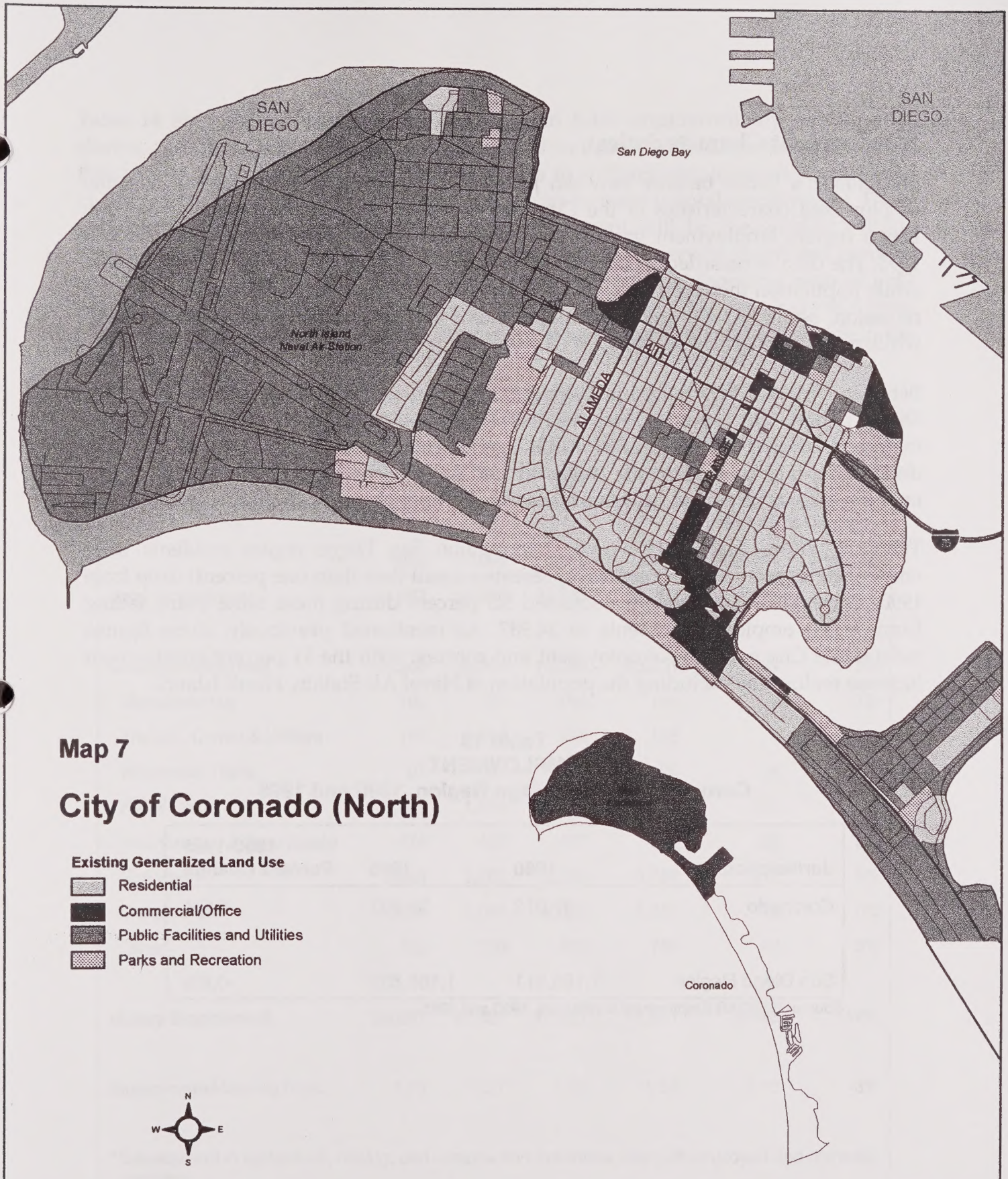

Map 7

City of Coronado (North)

Existing Generalized Land Use

- Residential
- Commercial/Office
- Public Facilities and Utilities
- Parks and Recreation

Source: SANDAG 1995 Land Layers Inventory

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Employment Characteristics

To achieve a better balance between jobs and housing, it is important to consider employment characteristics of the City and its relationship to the region. In the San Diego region, employment growth out paced population growth between 1980 and 1990. The decade recorded a gain of more than 313,400 jobs, an increase of 47.4 percent, while population increased by 629,772 people, a growth rate of 34 percent. During the recession, between 1990 and 1996, employment grew only four percent (39,800 jobs), while population grew eight percent (202,021 people).[8]

Between 1990 and 1994 more low paying than high paying jobs were created in the San Diego region. High paying jobs increased by 31 percent, while low paying jobs increased by over 43 percent. In addition, the real wages of high paying jobs have decreased seven percent, while wages in low paying jobs have decreased 15 percent over the same time period (wages adjusted for inflation).[9]

Table 13 shows that in 1995 over 1.18 million San Diego region residents were employed. Regionwide, this figure represents a small (less than one percent) drop from 1990. Coronado's employment decreased 5.5 percent during these same years, falling from 37,013 employed residents to 34,987. As mentioned previously, these figures include the City's military employment and contrast with the 11 percent employment increase realized by excluding the population of Naval Air Station, North Island.

Table 13
EMPLOYMENT
Coronado and San Diego Region, 1990 and 1995

Jurisdiction	1990	1995	1990-1995 Percent Change
Coronado	37,013	34,987	-5.5%
San Diego Region	1,195,811	1,186,837	-0.8%

Source: SANDAG Employment Inventories, 1990 and 1995

[8] *Source: SANDAG Evaluating Economic Prosperity in the San Diego Region: 1998 Update, page 56*

[9] *Source: SANDAG Evaluating Economic Prosperity in the San Diego Region: 1998 Update, page 6*

Table 14 shows Coronado's projected change in total employment by industry. As shown, the City's total employment is projected to decrease by six percent. However, this can be attributed to the projected decrease in military employment. Each of the civilian employment sectors is projected to have an increase in total employment. Those gaining the largest percentage increase of employment will be the wholesale trade sector (17 percent), the retail trade sector (six percent), the service sector (six percent) and the "other" sector (six percent). The City's employment/housing ratio is only projected to decrease by three percent between 1994 and 2020. Coronado has the highest jobs to housing ratio in the region, with about 156 jobs for every 100 households in the City.

Table 14
PROJECTED CHANGE IN TOTAL EMPLOYMENT BY INDUSTRY
Coronado, 1995-2020

					1995-2020 Change	
	1995	2005	2010	2020	Numeric	Percent
Total Employment	34,987	32,830	32,887	32,952	-2,035	-6%
Civilian Employment	14,900	15,209	15,266	15,331	431	3%
Manufacturing	162	164	164	164	2	1%
Transp., Comm.& Utilities	141	144	144	145	4	3%
Wholesale Trade	81	91	92	95	14	17%
Retail Trade	1,717	1,814	1,820	1,826	109	6%
Finance, Ins. & Real Estate	474	490	497	500	26	5%
Services	3,565	3,703	3,736	3,782	217	6%
Government	8,034	8,044	8,050	8,053	19	0%
Other*	726	759	763	766	40	6%
Military Employment	20,087	17,621	17,621	17,621	-2,466	-12%
Employment/Housing Ratio	1.56	1.57	1.55	1.52	-0.05	-3%

* Employment in agriculture, mining, and construction industries, and self-employed and domestic workers.

Source: SANDAG 2020 Cities/County Forecast, February 1999

Table 15 shows that between 1995 and 2020, Coronado was the only city in the area projected to have a decline (negative six percent) in total employment. This can be attributed to changes within the military. When the population of Naval Air Station, North Island is excluded, employment in Coronado is projected to increase by three percent. The San Diego region is projected to gain approximately 534,814 new employment opportunities, an increase of 45 percent. Of the neighboring cities, Chula Vista is projected to have the highest increase in employment.

Table 15
PROJECTED CHANGE IN TOTAL EMPLOYMENT
Coronado, Neighboring Cities and San Diego Region, 1995-2020

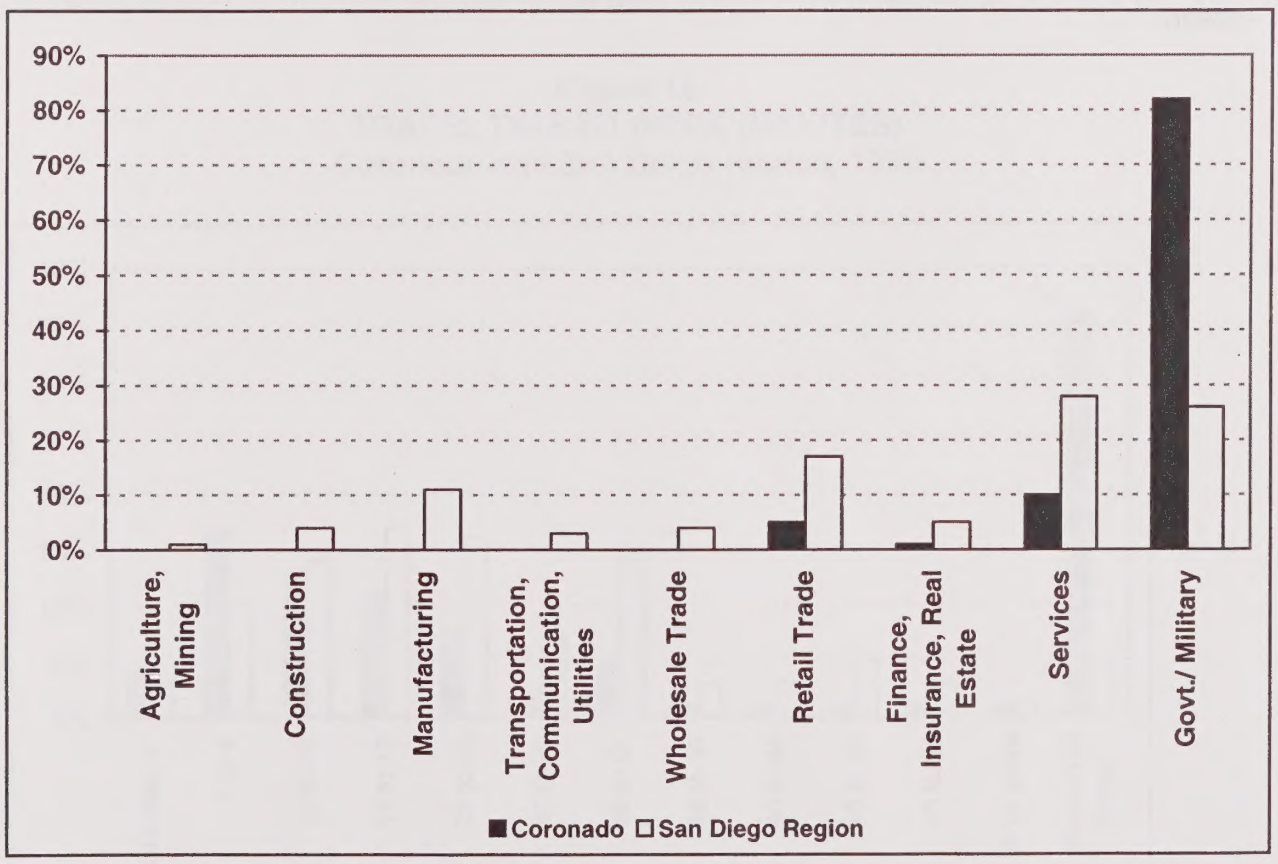
	Total Employment					
					1995-2020	
Jurisdiction	1995	2005	2010	2020	Number Change	Percent Change
Chula Vista	45,996	67,643	73,200	87,533	41,537	90%
Coronado	**34,987**	**32,830**	**32,887**	**32,952**	**-2,035**	**-6%**
Imperial Beach	3,589	4,352	4,510	4,652	1,063	30%
City of San Diego	645,159	780,148	801,216	869,977	224,818	35%
San Diego Region	1,186,837	1,513,234	1,565,824	1,721,651	534,814	45%

Source: SANDAG 2020 Cities/County Forecast, February 1999

Figure 17 shows that the government/military sector was the largest employer in Coronado (82 percent). Almost all of Naval Air Station, North Island, which is the City's largest employer, is within the corporate limits of the City. The second largest employer is the Naval Amphibious Base.

Because Coronado is a popular tourist attraction, service and retail sectors are the second and third largest employers in the City. Approximately 10 percent of the jobs were in services, and an additional five percent were in retail trade. Coronado's tourism sector includes the 691 room Hotel Del Coronado, other hotels and numerous restaurants and retail shops along Orange Avenue (the central business district).

Figure 17
EMPLOYMENT BY INDUSTRY
Coronado and San Diego Region, 1995



Source: SANDAG Employment Inventories, 1990 and 1995

The strong military presence in Coronado plays an important role in the City's employment base – there are more than 8,000 civilian workers on the military bases, in addition to the nearly 20,000 military personnel. Employment estimates for the City's three major employers are listed below:

Naval Air Station, North Island: In 1998 there were 15,541 military personnel and 7,446 civilians employed at the Naval Air Station. Of the 7,446 civilian employees, 1,345 were contractors at the base.

Naval Amphibious Base: There were approximately 4,000 military personnel and about 600 civilians employed at the Naval Amphibious base in 1998. Of the 600 civilian employees, 83 were contractors.[10]

Hotel Del Coronado: In June 1999, the Hotel Del Coronado had approximately 1,200 employees.[11] The number of employees may increase during the summer tourist season.

[10] *Ken Mitchell, Public Affairs Naval Base Coronado, telephone conversation, June 3, 1999*

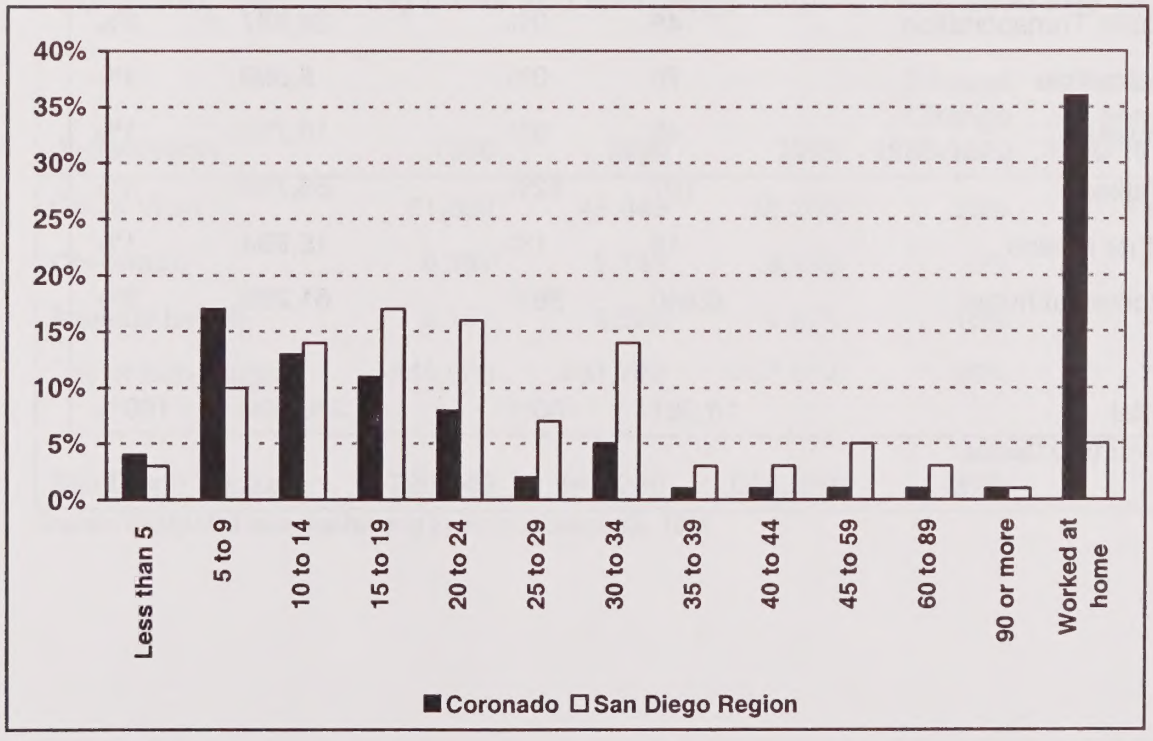
[11] *Nuria Shariffi, Human Services, Hotel Del Coronado, telephone conversation, June 3, 1999*

Commuting Patterns

Commuting patterns demonstrate the relation of housing to employment opportunities and are a component in the allocation of growth to localities. As a result of the increase in the economic base, employment levels, and physical separation of housing and employment sites, the number of people commuting to work has increased.

In 1990, 60 percent of Coronado residents (age 16 and over) worked within the City. Figure 18 shows the average travel time for workers age 16 and over in Coronado and the San Diego region in 1990. Average travel times for Coronado residents varied greatly from those in the region as a whole. Approximately 45 percent of Coronado residents had travel times to work of under 20 minutes. An additional 15 percent had commutes between 20 to 35 minutes, and only five percent had commutes of over 35 minutes. The remaining 36 percent of the residents worked from home. Coronado residents enjoy the shortest average travel time to work (15 minutes) in the region.

Figure 18
TRAVEL TIME TO WORK (MINUTES)
Coronado and San Diego Region, 1990



Source: 1990 Census

Table 16 shows that in 1990, 39 percent of Coronado residents drove alone to work, compared to 71 percent in the region as a whole. Approximately seven percent of residents carpooled and 12 percent walked to work. About 36 percent of the residents worked at home. The higher percentage of residents working at home may be attributed to various factors such as military personnel both living and working on the military bases, a greater number of self-employed professionals working from their homes, or a greater number of business owners that operate their businesses from their homes.

Table 16
MEANS OF TRANSPORTATION TO WORK
Coronado and San Diego Region, 1990

	Coronado		San Diego Region	
Means Of Transportation	**# of Workers Age 16+**	**% of Total**	**# of Workers Age 16+**	**% of Total**
Car, Truck, or Van				
Drove Alone	6,644	39%	872,325	71%
Carpooled	1,163	7%	169,326	14%
Public Transportation	45	0%	36,887	3%
Motorcycle	76	0%	8,309	1%
Bicycle	45	3%	10,785	1%
Walked	197	12%	55,749	4%
Other means	18	1%	15,834	1%
Worked at home	6,440	38%	61,285	5%
Total	16,981	100%	1,230,500	100%

Source: 1990 Census

Housing Stock Characteristics

In 1998, the City of Coronado had 9,545 housing units, as shown by Table 17. This represents a four percent increase in the total housing stock since 1990, and a 14 percent increase since 1980. Compared with surrounding jurisdictions, Coronado had the lowest rate of growth in housing stock between 1980 and 1990. Between 1990 and 1998, only the City of Imperial Beach had a lower rate of growth. Coronado's slowed housing stock growth during these periods is mainly attributable to the City being nearly fully developed and to its lack of developable privately owned vacant land. However, the number of housing units added decreased greatly in all areas of the region between 1990 and 1998. This can be partially attributed to the recession and the increase in the number of construction defect lawsuits, which may have slowed housing development. Also in the early 1990's, condominium development slowed down because of the new Americans with Disabilities Act (ADA). For Coronado, the ADA made it difficult to obtain the same number of units as before on a typical R-3 or R-4 infill/redevelopment site due to the additional design requirements associated with the new Act.

Table 17
TOTAL HOUSING UNITS
Coronado, Neighboring Cities and San Diego Region, 1980, 1990 and 1998

Jurisdiction	1980	1990	1998	Percent Change 1980-1990	Percent Change 1990-1998
Chula Vista	31,888	49,849	56,250	56%	13%
Coronado	**8,397**	**9,145**	**9,545**	**9%**	**4%**
Imperial Beach	8,197	9,525	9,871	16%	4%
City of San Diego	341,928	431,722	460,674	26%	7%
San Diego Region	720,346	946,240	1,014,859	31%	7%

Source: SANDAG Demographic and Economic Estimates, 1998

Projected Housing Units

Table 18 shows that between 1998 and 2005 the City of Coronado is expected to gain 116 housing units, an increase of one percent. During this same time period, the San Diego region will gain 138,877 units, an increase of 14 percent, while the housing stock in the cities surrounding Coronado will increase at rates ranging from one to 26 percent. Between 2005 and 2020, the City's increase in housing units will also be very small compared to the City of San Diego and other neighboring cities, and in the San Diego region as a whole. Coronado's low rate of housing unit growth can be largely attributed to the limited amount of vacant, infill, and redevelopment land available for housing development. In fact, there is no vacant developable land remaining in Coronado.

Table 18
PROJECTED HOUSING UNITS
Coronado, Neighboring Cities and San Diego, 1998-2020

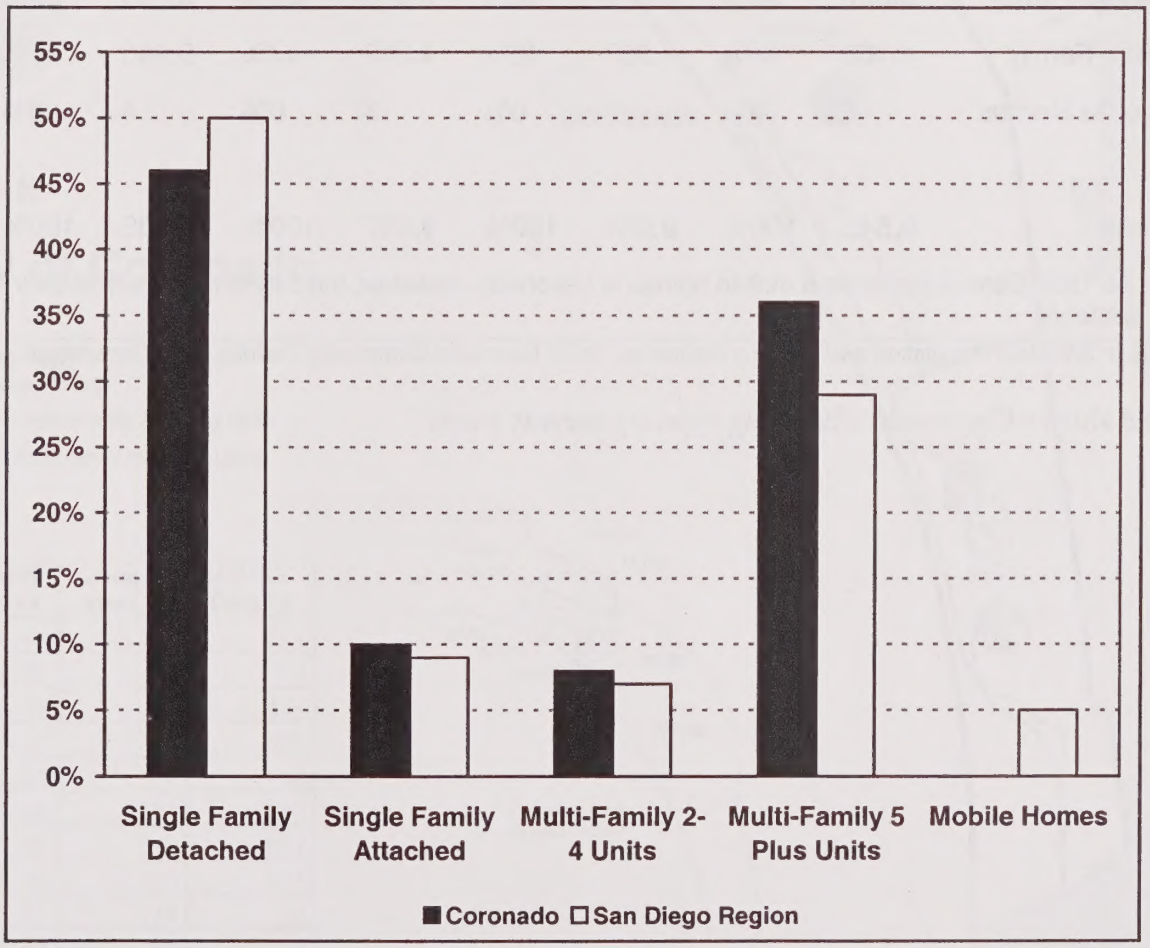
Jurisdiction	1998	2005	2020	Percent Change 1998-2005	Percent Change 2005-2020
Chula Vista	56,250	70,928	96,518	26%	36%
Coronado	**9,545**	**9,661**	**10,105**	**1%**	**5%**
Imperial Beach	9,871	9,956	11,501	1%	16%
City of San Diego	460,674	518,784	631,237	13%	22%
San Diego Region	1,014,859	1,153,736	1,404,231	14%	22%

Source: SANDAG 2020 Cities/County Forecast, February 1999

Housing Type

Figure 19 shows that in 1998, the largest percentage (46 percent) of housing units in Coronado were single family detached. An additional 10 percent were single family attached units, and eight percent were multi-family with two to four units. The remaining 36 percent of the housing units were multi-family with five or more units. This relatively high percentage of large multi-family units can be partially attributed to the 1,451 condominium units at the Coronado Shores.

Figure 19
TYPE OF HOUSING UNITS
Coronado and San Diego Region, 1998



Source: SANDAG Population and Housing Estimates, 1998; Coronado Community Development Department

Table 19 shows that the percentage of single family housing in Coronado is gradually decreasing, while the percentage of multi-family housing is gradually increasing. This trend, which mirrors regional and national trends, will occur in response to limited land availability for single family homes.

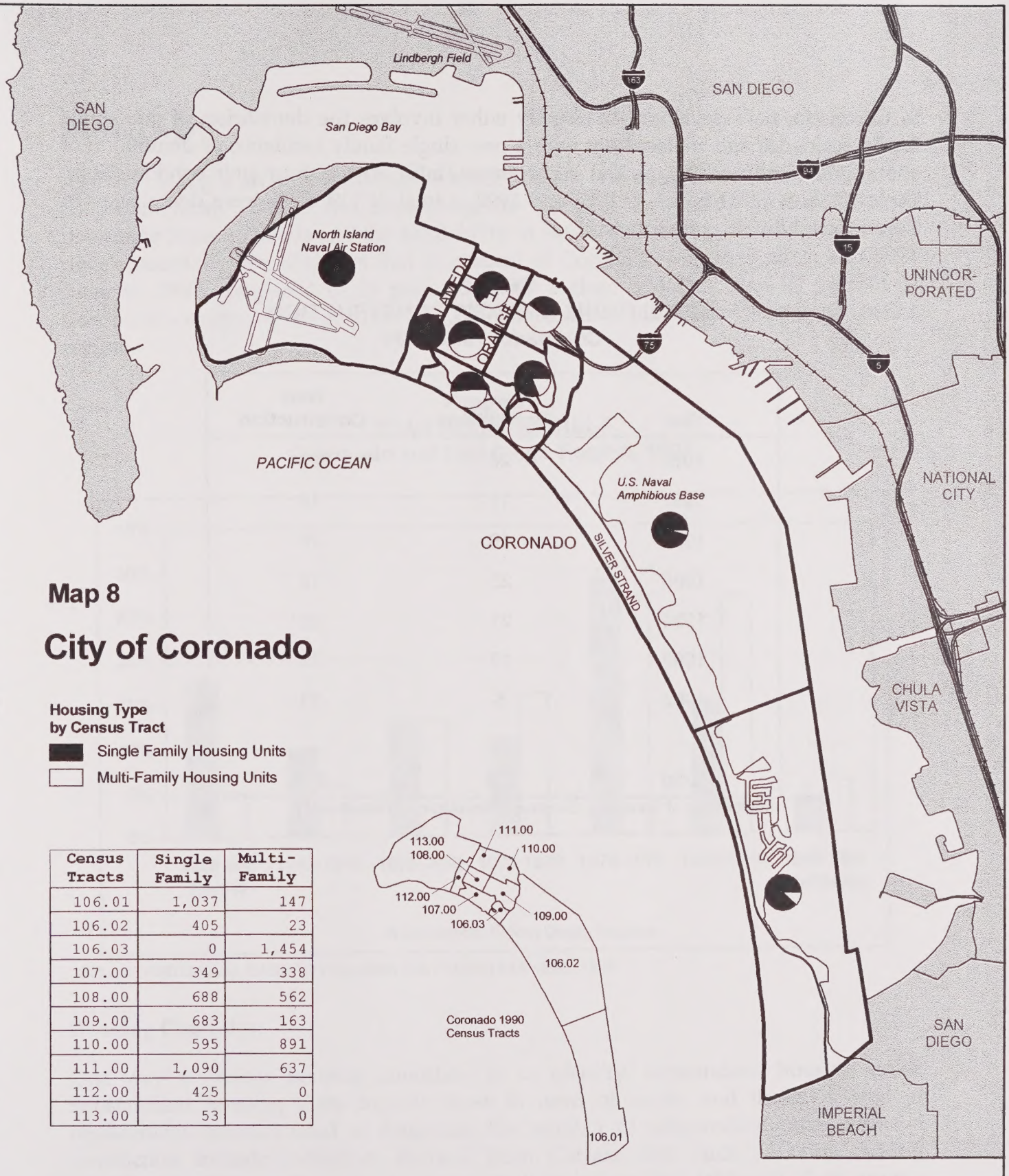
Table 19
PROJECTED HOUSING UNIT TYPE
Coronado, 1998-2020

	1998	% of Total Hsg.	2005	% of Total Hsg.	2010	% of Total Hsg.	2020	% of Total Hsg.
Single Family	5,357	56%	5,319	55%	5,275	53%	5,055	50%
Multi-Family	4,183	44%	4,337	45%	4,587	47%	5,046	50%
Mobile Homes*	5	0%	5	0%	5	0%	4	0%
Total	9,545	100%	9,661	100%	9,867	100%	10,105	100%

* The 1990 Census indicates 5 mobile homes in Coronado, however, the City is not aware of their existence.

Source: SANDAG Population and Housing Estimates, 1998; Coronado Community Development Department

Map 8 shows Coronado's housing type by census tract.



Map 8

City of Coronado

Housing Type
by Census Tract

- Single Family Housing Units
- Multi-Family Housing Units

Census Tracts	Single Family	Multi-Family
106.01	1,037	147
106.02	405	23
106.03	0	1,454
107.00	349	338
108.00	688	562
109.00	683	163
110.00	595	891
111.00	1,090	637
112.00	425	0
113.00	53	0

Source: SANDAG, 1990 Census and Coronado Community Development Department

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In Coronado, new development usually either involves the demolition of one single family residence and replacement with a new single family residence or demolition of one single family residence and replacement/infill with a four unit condominium. Table 20 shows that between 1992 and 1998, a total of 119 units were demolished in Coronado while 216 were constructed.

Table 20
DEMOLITIONS AND NEW CONSTRUCTION
Coronado, 1992-1998

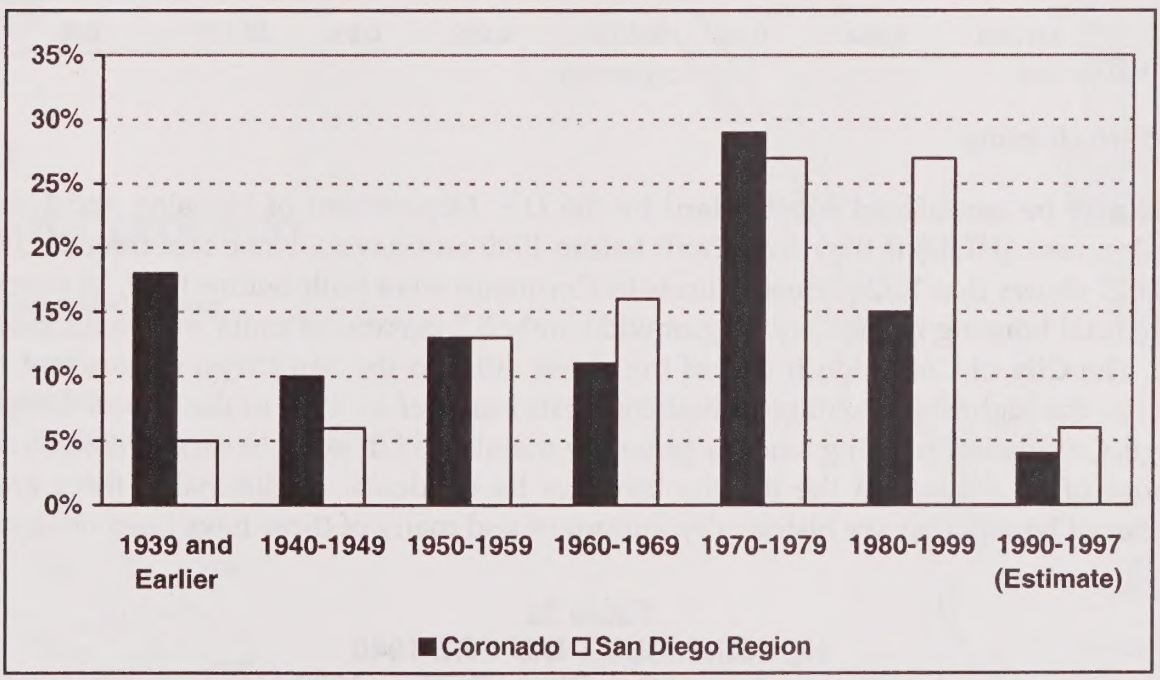
Year	Demolitions	New Construction
1998	26	23
1997	11	18
1996	16	26
1995	25	12
1994	21	25
1993	15	79
1992	5	33
Total	**119**	**216**

Source: City of Coronado, Community Development Department

Housing Age

Age of housing is an important characteristic because it is often an indicator of housing condition. Many federal and state programs use age of housing as one factor to determine housing needs and the availability of funds for housing and/or community development. Figure 20 shows that 41 percent of Coronado's housing stock was built prior to 1960, compared to 24 percent in the region, and less than 20 percent of Coronado's stock was built after 1979, as compared to just under 35 percent in the region.

Figure 20
YEAR HOUSING BUILT
Coronado and San Diego Region, 1997



Source: 1990 Census, SANDAG Population and Housing Estimates, 1998

Housing Condition

One way to assess housing condition is to identify substandard housing units. Substandard housing units include those in need of repair and those in need of replacement. Sources used to determine the number of substandard units within a jurisdiction include indicators derived from Census data such as units lacking plumbing facilities or the percentage of units built before 1940 (although these are not always indicators of substandard conditions).

Plumbing Facilities

Table 21 shows that in 1990 Coronado had six units lacking plumbing facilities, 0.1 percent of the total housing units in the City. Regionwide 0.5 percent of housing units lacked plumbing facilities.

Table 21
HOUSING UNITS BY AVAILABILITY OF PLUMBING
Coronado and San Diego Region, 1990

	Total Housing Units			Occupied Units			Vacant Units		
	With Plumbing	No Plumbing	% No Plumbing	With Plumbing	No Plumbing	% No Plumbing	With Plumbing	No Plumbing	% No Plumbing
Coronado	9,139	6	0.1%	7,321	6	0.1%	1,818	0	0.0%
San Diego Region	941,356	4,884	0.5%	883,181	4,222	0.5%	58,175	662	1.1%

Source: 1990 Census

Pre-1940 Housing

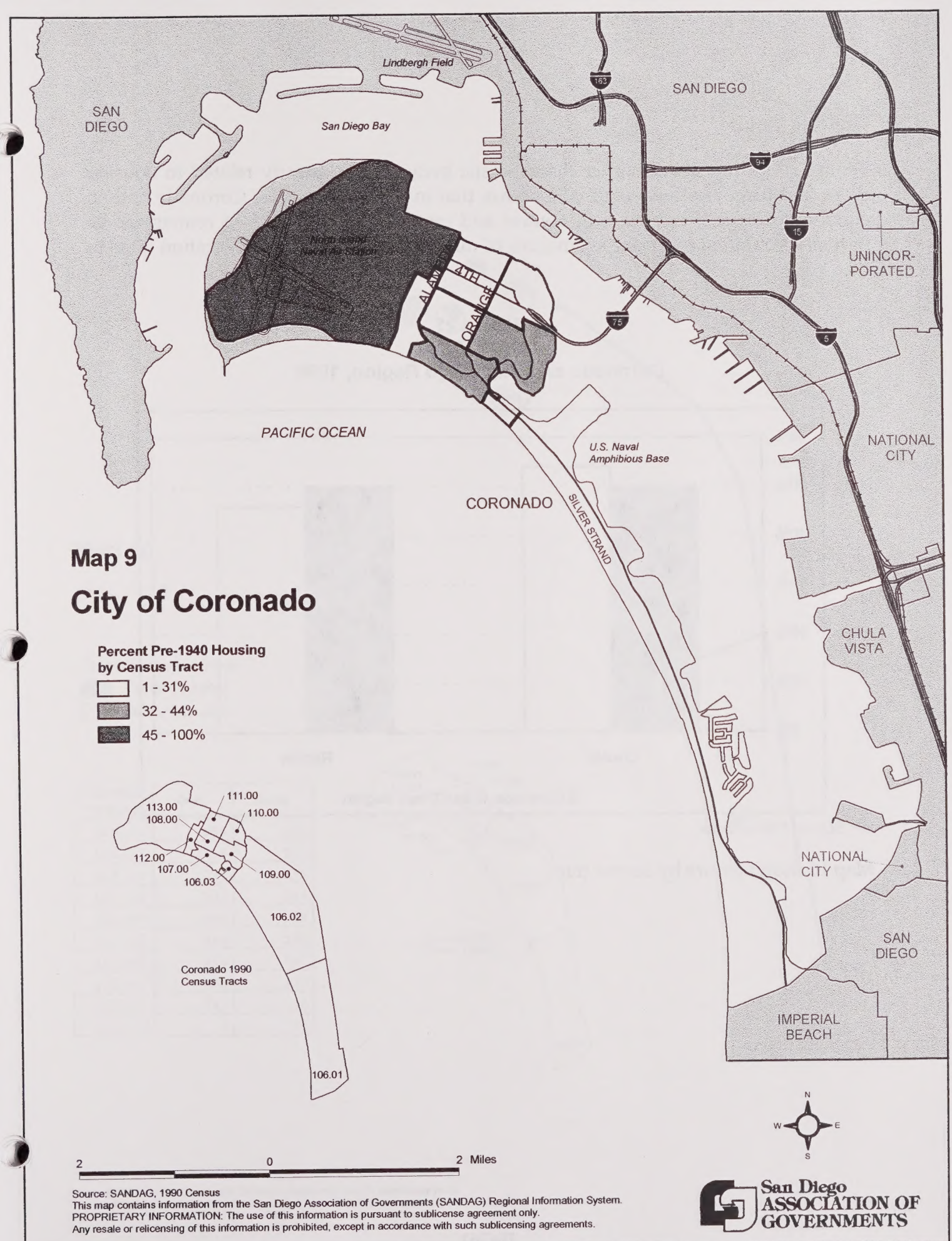
Units may be considered substandard by the U.S. Department of Housing and Urban Development (HUD) if they were built before 1940 and have a value less than $35,000. Table 22 shows that 1,726 housing units in Coronado were built before 1940, 18 percent of the total housing in the City. Regionwide, only 5.2 percent of units were built before 1940. The City of Coronado is one of the oldest cities in the San Diego region, and the City has the highest percentage of housing units built before 1940 in the region. Despite its age, Coronado's housing stock is generally maintained in good to excellent condition because of its value and the income levels of its residents. Additionally, there are a number of houses that are historically important and many of these have been restored.

Table 22
HOUSING BUILT BEFORE 1940
Coronado and San Diego Region, 1998

Jurisdiction	Total Units	Units Built Before 1940	Percent of Total Units
Coronado	9,538	1,726	18.0%
San Diego Region	1,006,743	52,271	5.2%

Source: 1990 Census, SANDAG Demographic and Economic Estimates, 1998

Map 9 shows the percent of pre-1940 housing by census tract.


Lindbergh Field
SAN DIEGO
San Diego Bay
SAN DIEGO
163
94
15
UNINCOR-
PORATED
North Island
Naval Air Station
ALAM
4TH
ORANGE
75
5
PACIFIC OCEAN
U.S. Naval
Amphibious Base
NATIONAL
CITY
CORONADO
SILVER STRAND
CHULA
VISTA
NATIONAL
CITY
SAN
DIEGO
IMPERIAL
BEACH
Map 9
City of Coronado
Percent Pre-1940 Housing
by Census Tract
1 - 31%
32 - 44%
45 - 100%
111.00
113.00
110.00
108.00
112.00
107.00
109.00
106.03
106.02
Coronado 1990
Census Tracts
106.01
N
W
E
S
2
0
2 Miles
Source: SANDAG, 1990 Census
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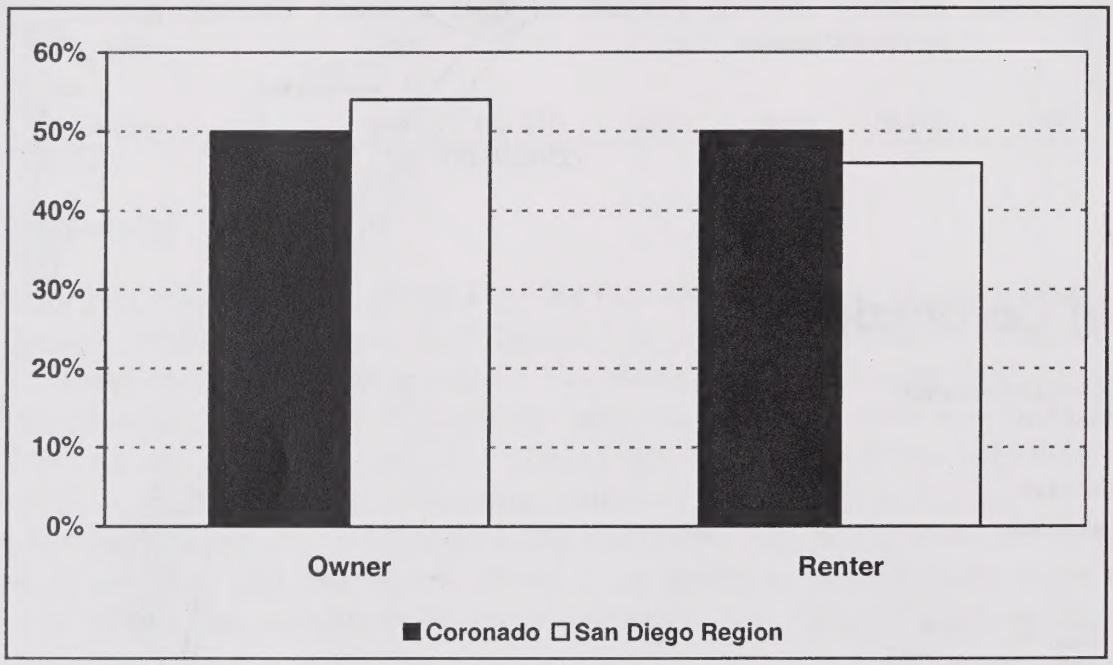
Housing Tenure

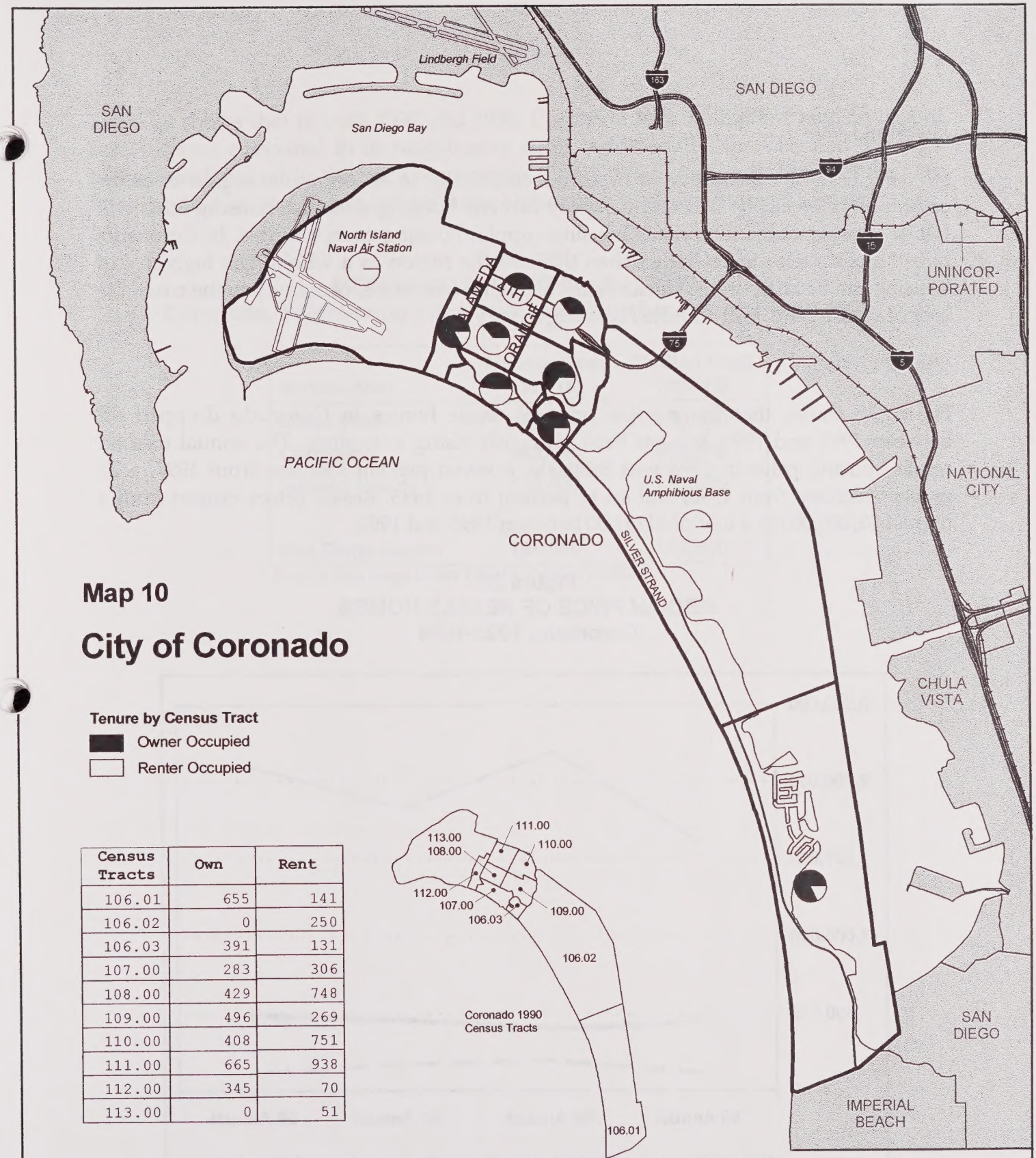
Tenure is an important market characteristic because it is directly related to housing types and turnover rates. Figure 21 shows that in 1990, the City of Coronado had an equal percentage (50 percent) of owners and renters. This high rate of renters can be partially attributed to the large amounts of military base housing and vacation units in the City.

Figure 21
TENURE
Coronado and San Diego Region, 1990



Source: 1990 Census

Map 10 shows tenure by census tract.



Map 10

City of Coronado

Tenure by Census Tract

- Owner Occupied
- Renter Occupied

Census Tracts	Own	Rent
106.01	655	141
106.02	0	250
106.03	391	131
107.00	283	306
108.00	429	748
109.00	496	269
110.00	408	751
111.00	665	938
112.00	345	70
113.00	0	51

2 0 2 Miles

Source: SANDAG, 1990 Census and Coronado Community Development Department

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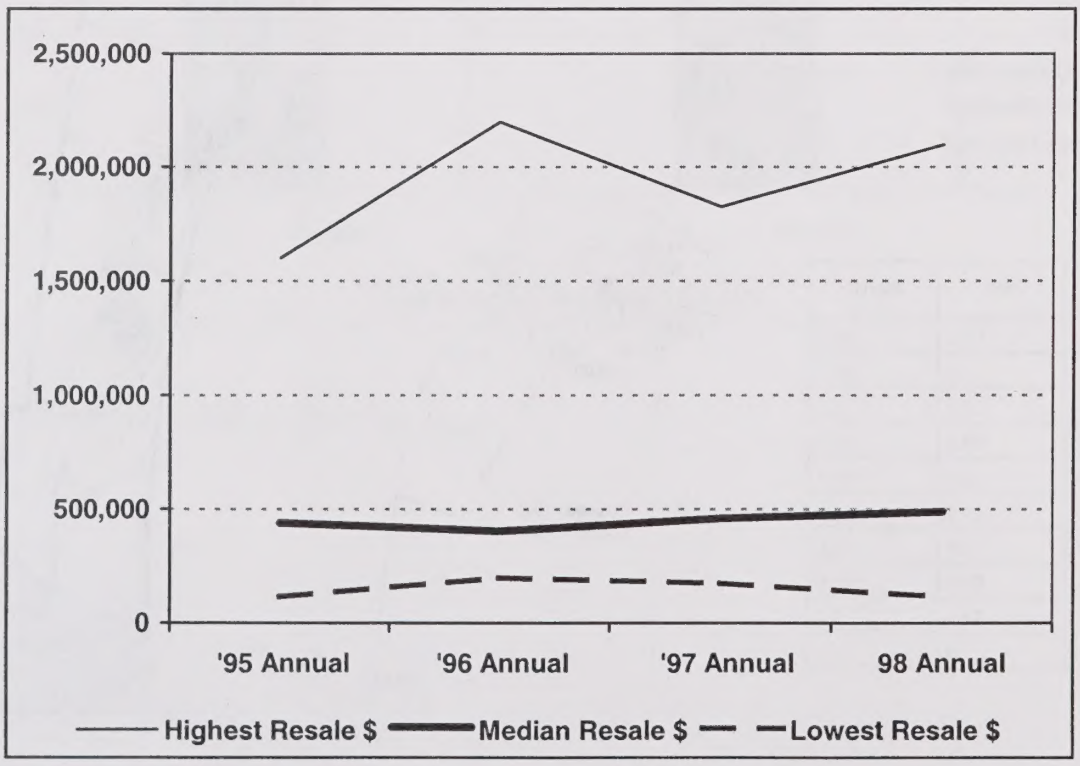
Housing Costs

Housing costs are indicative of housing accessibility to all economic segments of the community. Typically, if housing supply exceeds housing demand, housing costs will fall. If housing demand exceeds housing supply, housing costs will rise. In Coronado, housing costs tend to be higher than those in the region as a whole. The high cost of housing can be attributed to factors such as higher land costs, proximity to the coast, the lack of vacant land, and a limited housing supply.

Owner Costs

Figure 22 shows that the median price of resale homes in Coronado dropped off between 1995 and 1996, but has been gradually rising ever since. The annual median resale housing price in 1998 was $490,000, a seven percent increase from 1997, a 21 percent increase from 1996, and an 11 percent from 1995. Resale prices ranged from a high of $2,200,000 to a low of $115,000 between 1995 and 1998.

Figure 22
MEDIAN PRICE OF RESALE HOMES
Coronado, 1995-1998



Source: San Diego Union Tribune

Table 23 shows that in both 1997 and 1998, Coronado had the highest median cost of resale homes compared to its neighboring cities. Additionally, the City had the third highest median cost in the San Diego region. The island like characteristics of the City have resulted in resale home values being higher than the surrounding mainland cities.

Table 23
MEDIAN COST OF RESALE HOMES
Coronado, Neighboring Cities and San Diego Region, 1997 and 1998

Jurisdiction	Median Cost 1998 ($)	Median Cost 1997 ($)
Chula Vista	177,000	160,000
Coronado	**490,000**	**405,000**
Imperial Beach	144,000	134,000
San Diego Region	195,500	179,500

Source: San Diego Union Tribune, February 1999

Renter Costs

The primary source for renter cost estimates in the San Diego region is the San Diego County Apartment Association. The Apartment Association conducts two surveys of rental properties per year. For the 1998 survey, 9,000 surveys were sent out to rental property owners and managers throughout San Diego County. Responses were received from over 45,000 units. Although this survey sampled a broad variety of rental housing, it was not a scientific sampling. Table 24 shows that in the fall of 1998, average monthly rents in Coronado ranged from $581 for a studio apartment to $1,300 for a three-bedroom apartment.

Table 24
AVERAGE RENTS
Coronado, Neighboring Cities and San Diego Region, 1998

Jurisdiction	Bedrooms	Fall 1998 Average Monthly Rent	Spring 1998 Average Monthly Rent	Fall 1997 Average Monthly Rent
Chula Vista	Studio	$407	$390	$408
	1	$539	$542	$524
	2	$647	$638	$614
	3	$829	$893	$910
Coronado	**Studio**	**$581**	**$595**	**$452**
	1	**$811**	**$826**	**$682**
	2	**$962**	**$779**	**$840**
	3	**$1,300**	**$1,300**	**$1,850**
Imperial Beach	Studio	$470	$440	$428
	1	$502	$489	$481
	2	$601	$598	$626
	3	$1,049	$790	$757
City of San Diego	Studio	$485	$445	$478
	1	$570	$534	$531
	2	$762	$706	$697
	3	$1,066	$950	$892
San Diego Region	Studio	$482	$448	$465
	1	$569	$543	$534
	2	$726	$685	$676
	3	$972	$916	$878

Source: San Diego County Apartment Association Average Rental Rates by City/Area of San Diego, 1998

Vacancy Rates

Vacancy rates are an important housing indicator because they indicate the degree of choice available. High vacancy rates usually indicate low demand and/or high supply conditions in the housing market. Too high a vacancy rate can be difficult for owners trying to sell or rent. Low vacancy rates usually indicate high demand and/or low supply conditions in the housing market. Too low a vacancy rate can force prices up making it more difficult for low and moderate income households to find housing. Vacancies between two to three percent are usually considered healthy for single family housing, and five to six percent for multi-family housing. However, vacancy rates are not the sole indicator of market conditions. They must be viewed in the context of all the characteristics of the local and regional market.

The region experienced low vacancy rates from 1974 to 1984. The increase in vacancy rates after 1984 was attributed to 1981 tax incentives that resulted in the construction of more rental properties. This increase in new units caused the regional vacancy rate for multi-family units to rise to a high 8.9 percent in 1987, in the region. By 1990 the regional vacancy rate had fallen to 6.2 percent.[12] During the same period, Coronado reported an overall vacancy rate of 20 percent.[13] Coronado had the highest vacancy rate in the region, which is primarily because of the large number of second homes and vacation units at the Coronado Shores, reported by the census to be 79 percent vacant. In 1990, 59 percent of the total vacant units were seasonal, recreational or occasional use dwelling units.

The San Diego County Apartment Association is the primary source of vacancy rate information in the San Diego region. The Apartment Association sends out surveys to rental property owners and managers throughout San Diego County twice a year. As this represents only a sampling of rental properties, the numbers do not represent the entire housing stock, but they assist in analyzing vacancy trends throughout the region.

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[12] *Source: 1990 Census*

[13] *Source: 1990 Census*

Table 25 shows that of the 644 rental units surveyed in Coronado in the fall of 1998, only five were vacant, a low vacancy rate of 0.8 percent. The Apartment Association estimates that regionwide, the vacancy rate was a low 1.73 percent in the fall of 1998.

Table 25
VACANCY RATES
Coronado, 1996-1998

Date	Units Surveyed	Number Units Vacant	Percent Units Vacant
Fall '98	644	5	0.8%
Spring '98	285	37	13.0%
Fall '97	62	0	0.0%
Spring '96	622	6	0.9%
Fall '96	48	0	0.0%

Source: San Diego County Apartment Association, Vacancy Surveys, Fall 1998, Spring 1998, Fall 1997, Spring, 1996, Fall 1996

Additionally, the City of Coronado conducts an annual survey of apartments within the City. All property owners of apartment complexes are surveyed as to how many days their rental units were vacant during the prior twelve month period, and the response rate is always above 70 percent. The City reports that since 1989 there has not been a vacancy rate higher than five percent. For example, the City calculated a 1% vacancy factor for 1995-1997, and vacancy factors of .3% and .6% for 1998 and 1999 respectively.

Existing Affordable Housing Developments

There are several affordable housing developments in the City of Coronado. Table 26 lists those projects that are regulated by a government agency. The Community Development Agency's efforts to ensure the affordability of these units were funded through the housing in-lieu funds or residential rehabilitation grants and loans.

Table 26
GOVERNMENT REGULATED AFFORDABLE HOUSING PROJECTS
Coronado, 1999

Name	Address	Number of Units	Funding	Date of Expiration
Patio Laguna/Catpah	415 F Avenue	23 units (6 very low, 5 low, 12 moderate)	$2.41 million loan & $370,000 rehab loan	2031
Anderson	924 Orange	11 units (4 very low, 6 low, 1 moderate)	$97,500 loan & grant of $80,660	2023
Golden Isle Development	729 Orange	6 units (moderate)	$98,833/unit grant	2026
Del Island	308 Orange	29 units (15 very low, 14 low)	$1,563,590 grant, $300,000 rehab loan/grant	2026
Ryan	735 F Avenue	6 units (3 very low, 3 low –rental)	$15,252 annual rent subsidies to increase about 3% each year	2026
Tilaro	1212 Ninth St.	9 units (5 very low, 4 low- rental)	$430,371 loan & $90,000 rehab loan/grant	2026

Source: City of Coronado, Community Development Department

The Community Development Agency has also entered into contracts with six first time home buyers to assist in the purchase of housing. All of these units are moderate income. The six contracts became effective in 1998 and will expire in 2028. The loans to purchase varied from $100,000 to $119,000. In addition to developments mentioned above that are monitored by the Community Development Agency staff, many affordable units exist in the City that are not officially monitored or regulated, such as second dwelling units, both illegally and legally developed.

The projects listed above are not at risk of converting to market rate rents within the next ten years.

CHAPTER 3
CONSTRAINTS TO THE PROVISION OF HOUSING

Constraints to the Provision of Housing

Actual or potential constraints to the provision and cost of housing affect the development of new housing and the maintenance of existing units for all income levels. Governmental and non-governmental constraints are discussed below.

Governmental Constraints

Governmental constraints can limit the operations of the public, private, and nonprofit sectors, making it difficult to meet the demand for affordable housing and limiting supply in a region. Governmental constraints include growth management measures, inclusionary zoning, land use controls, building codes, processing fees, and site improvement costs.

Land Use Controls

Land use controls take a number of forms that affect the development of residential units. The General Plan, a comprehensive, long-range and general policy statement, establishes the overall character and development of the community. The City's General Plan identifies a broad range of residential land use categories. The plan provisions do not constrain the opportunity for a broad range of housing types and densities. Densities of up to 47 dwelling units per acre are allowed in parts of the City.

Zoning ordinances directly shape the form and intensity of residential development by providing controls over land use, heights and volumes of buildings, and open space on a site.

Table 27 provides a summary of Coronado's residential zoning regulations.

Table 27
SUMMARY OF LAND USE CONTROLS
Coronado, 1998

			Bldg. Height			Yard Requirements				
Residential Zone	Max Density DUs/acre	Min Lot Area (sq. ft)	Main Bldg.	Accessory Bldg.	Floor Area Ratio	Front	Side	Rear	Max. Structural Coverage Allowed	Parking Requirements
R-1A	6-8	R-1A - 5,500 sq. ft R-1A (E) - 5,250 sq. ft R-1A (CC-1) - 7,500 sq. ft R-1 A (CC-2) - 6,600 sq. ft R-1A (CC-3) - 6,000 sq. ft R-1A (BF) - 7,500 sq. ft	22' * & 25'**	11'* & 13"***	54% can be increased to 75% based on design (BF sub-zone has unique standards)	Min. 25', for lots with depth of 60' or less, 15% of the depth	Min. 10% of width of lot, min. 3', need not exceed 5'. For adjacent single units or duplex development one side yard can be reduced to zero. The remaining side yard – min. 20% of lot width or 6' & need not exceed 10' (BF sub-zone has unique standards)	Min. 20% of depth, need not exceed 15'	50% of gross lot area.	Single Family units/duplexes (new)-2 covered spaces /DU, Single Family units/duplexes (existing)-1 covered, 1 open space/DU
R-1B	12 or 1DU/3,500 Sq. Ft.	Min. 3,500 sq. ft./DU	22' * & 25'**	11'* & 13"***				Min. 10% of lot depth, max. 10'	50% of gross lot area	
R-3	28 or 1 DU/1,556 sq. ft.	Min. 3,500 sq. ft./DU	Multi-family/ Non residential bldg. – max. 30' or 23' for more than 40% of lot area Single Family/- 22'* and 25'**	11'* & 13"***	90%, for single family and duplex same as R-1A	Max. 25', min. 25% of depth of lot		10% of lot depth, need not exceed 10'	Multi-family/ Non-residential development-max. 60% of lot area Single Family/Duplex - 50% of lot area	Multi-family – min. 2 spaces/DU
R-4	40 or 1 DU/1,090 sq. ft.	Min. 1,090 sq. ft/DU on a min. 3,500 sq. ft. site	Multi-family/ Non residential bldg. – max. 40 Single Family/ 22'* and 25'**	11'* & 13"***	1.6%, for single family and duplex same as R-1A	Min. 25'				
R-5	47		No more & no less than 150'	Max 2 stories or 25'		25% of lot depth or max 25'	5'	25' of lot depth or max. 25'	Max. 33% of site area	1½ spaces/DU

* For a building with a flat, mansard, or sloped roof with a pitch of less than 2:12.
** For a building with a sloped roof of 2:12 and greater, and shall not contain more than two stories.
Main Building Height for R-1A, R-1B, R-3 and R-4 can be extended to 30 ft in certain circumstances.
*** For a building with a sloped roof of 2:12 and greater and shall not contain more than one story.

Source: City of Coronado, Official Zoning Ordinance, 2002

In addition to the residential categories listed in Table 27, the City also allows mixed residential and commercial development in the Limited Commercial zone (L-C) and the Central Commercial zone (C-C). Residential development in these zones requires a Special Use Permit, and the residential density is determined on a case by case basis. The City of Coronado's General Plan also provides a Residential-Special Care Development (R-SCD) zone. This zone helps to provide limited residential special care facilities in close proximity to hospital services.

Two other zones, the Residential Planned Community Development Zone and the Planned Community (Overlay) Zone, allow for residential development. The Residential Planned Community Development Zone provides for orderly, comprehensively planned residential development, including related open space and accessory community services consisting of desirable recreational and commercial facilities, as well as maintenance and operational facilities essential to the development. The Planned Community (Overlay) Zone allows for residential land development consisting of a related group of residential housing types. Any combination of residential housing types such as single family dwelling buildings or duplexes, cluster housing, patio homes, town houses, apartments, condominiums or cooperatives, along with open spaces and community services can be planned in this zone.

During the previous housing element cycle the City of Coronado modified its Mixed Use program to permit and facilitate the development of mixed-use projects. Retail or other commercial development is permitted on the ground floor with residential uses located above. The process has been modified so that there are two different types of Mixed-Use processes one can follow. The first process allows for Mixed Use Development processed as a "Planned Community Development" with the residential density of the R-4 zone (one dwelling unit per 1,090 square feet). The second process permits Mixed Use Development in the L-C (Limited Commercial) and C-C (Central Commercial) zones with a Special Use Permit. The number of units permitted under the second process can not exceed a cumulative total of more than 74 dwelling units in these zones. The height limit for development is 40'. There is no maximum floor area ratio, lot coverage, or density. It is all subject to the discretionary review of the Special Use Permit process. The first process usually requires more time to get approval then the second.

Parking requirements were also reduced for mixed use development incorporating single room occupancy housing, a boarding house, housing affordable to low or very low income households or affordable senior housing for low, very low or moderate income households. Instead of requiring two parking spaces per dwelling unit, the parking space requirement was reduced to one parking space per dwelling unit. For single room occupancy or boarding house development, the standard is lowered to just one parking space per two rooms. Additionally, if the mixed use development incorporates housing for managers or employees of commercial

portions of the development, the parking required for the development's commercial portion is reduced by one space for each dwelling permanently assigned to a manager or employee of a business within the development. To date, three such mixed use projects have been approved within the Limited Commercial Zone on vacant sites, however at present, none of the developments have incorporated affordable housing in the projects. Instead the projects have a requirement to pay a housing "in-lieu" fee to assist in the subsidy or development of future affordable housing. One of these projects is built, one is currently under construction, and the third is expected to be soon under construction.

The R-3 zone permits factory built single-family dwelling units provided such dwellings appear indistinguishable from other dwellings constructed on site. The City has a granny flat ordinance that complies with state law. The City also permits guest quarters in any zone provided they meet the underlying zoning requirements of where they are built. The guest quarters cannot be separately rented and can be used by residents of the main building or the resident's guests. The guest quarters cannot contain cooking facilities. More of such structures have been developed recently as families choose to have their parents (who may be ill, old, or needing additional care) living close by. Such development allows independence for the elders with the ability of families to oversee their care and/or share meals.

Residential projects are reviewed for compliance with the City's General Plan elements and zoning ordinance, which is a standard process required under state law. Design review is required for multiple family dwelling projects in the R-3, R-4, R-5 Zones, development in the R-PCD and R-SCD Zones, and Mixed Use in the Central Commercial or Limited Commercial Zones. Projects proposed in the Planned Community (Overlay) Zone or Mixed Use Development will be processed as requiring a special use permit and a City coastal permit, and require the action of Planning Commission and City Council.

The review process ensures that the goals, policies, and purpose of the General Plan elements and zoning ordinance are carried out in the physical plan of a residential development. This review includes density, height, setbacks, open space, infrastructure, and other improvements to promote harmonious and workable relationships among land uses in accordance with planned long-term build-out of community areas. The City's project review process, which uses the state mandated land use tools of General Plan Elements and zoning ordinance, does not create impediments or onerous governmental constraints to residential development.

Building Codes and Enforcement

The City of Coronado adopted and enforces the Uniform Building Code that ensures that all housing units are built to specified standards. The code is determined by the International Conference of Building Officials and the state of California. No local amendment to the code has been either initiated or approved that directly impacts housing standards or permit processes.

Code enforcement is conducted by the City and is based upon systematic enforcement in areas of concern (e.g. Community Development Block Grant, and redevelopment areas) and on a complaint basis throughout the City. The Code Enforcement Division works with property owners and renters to assist in meeting state health and safety codes.

Approximately, 110 complaints are processed each year. Common code enforcement problems consist of illegal units and general remodeling, without a permit. Illegal units tend to create parking problems, which are more noticeable in multi-family residential areas where parking is limited. The code enforcement program is based on voluntary compliance through education of the public about the codes.

The number of units needing rehabilitation is declining as older units are remodeled or replaced with new housing. Given the lack of vacant land and the high cost of land in Coronado, many owners have elected to remodel.

On and Off-Site Improvements

Site improvements in the City consist of those typically associated with development for on-site improvements (fronting streets, curbs, gutters, sewers/water, and sidewalks), and off-site improvements (drainage, parks, traffic, schools, and sewer/water). The City of Coronado is basically a fully developed City with curbs, gutters, sidewalks, infrastructure, etc., and therefore, has minimal on-and-off-site improvements required.

Fees and Exactions

Table 28 shows permit fees for a prototype home in Coronado. Permit fees are based on a single family detached residential dwelling unit with 2,000 square feet of living area, a 400 square foot garage, 240 square foot patio The estimated construction cost for this prototype unit before permit fees is $157,620. The permit fees account for an additional sum of $6,717.72.

Table 28
CONSTRUCTION AND FEE DESCRIPTION
City of Coronado, 1997

Permit Fee Description*	Cost
Construction Fee	$1,177.25
Plan Check	$765.21
Electrical Fee	$122.00
Plumbing Fee	$142.25
Microfilm Fee	$14.00
Seismic Fee – Residential	$15.76
Zoning Plan Check	$10.00
Public Facilities Administration Fee	$75.00
Public Transportation Fee	$225.00
Public Storm Drain Fee	$450.00
School Fee Collected by District	$3,680.00
Mechanical Fee	$41.25
Sub-Total Construction and Plan Check	$6,717.72
* Project: 2000 Sq. Ft. Detached Single Family Dwelling Unit with 400 Sq. Ft. Detached Garage and 240 Sq. Ft. Patio Estimated Cost of Construction: $157,620	

Source: City of Coronado Office of the City Manager, 1997

Processing and Permit Procedures

Processing times for permits in the City of Coronado vary based upon the scope and type of project. The amount of time involved in processing applications/ permits depends on the type and the applicant's compliance with the City's ordinances and the completeness of the applications. The majority of single family developments within the City are processed administratively and do not require discretionary permits (public hearings and additional processing time).

A discretionary permit is required only when the applicant chooses to apply for a deviation/variance from code requirements. Multiple family structures require discretionary permits, which include Design Review (for aesthetics) and Planning Commission and City Council approval (for subdivision maps). To streamline the process, the City recently amended the parcel map and subdivision requirements for final maps. Previously, final maps required a public hearing before the City Council. Currently, however, final parcel maps are approved by staff and final subdivision maps are approved by Council on their consent calendar.

The City has also streamlined its building permit and inspection procedures. Before a contractor would need to call 24 hours in advance for an inspection and would not know what time the inspector would be at the site. The new procedure still requires 24 hour notice, however, now the contractor can request a morning or afternoon inspection as well as request to be paged before the inspector arrives at the site. This streamlines the building inspection process for contractors as well as improving service to the public. Additionally, the entire building permit has been computerized allowing for some types of permits such as re-roofing, plumbing, water heaters, etc. to be called in on the phone. When an individual arrives at the building permit counter, the permit is ready and only fees have to be paid. This modification also saves time for the contractors.

Some projects may take a long time to secure final approval. However, these projects generally have significant environmental impacts or involve plan amendments or rezoning. The developers also may be responsible for delays by failing to provide information or requesting hearing continuances. Permit approval under these circumstances requires more time for public notice, public hearings, and negotiation of design modifications to resolve problems.

Growth Management Measures

The City of Coronado currently engages in no growth management activities.

Inclusionary Housing and In-Lieu Fee

The City of Coronado's inclusionary housing program requires that parcel or subdivision maps involving two or more lots or two or more dwelling units provide 20 percent of the total units in the development for rent to very low and low income households or "for sale" to moderate income households, or pay an in-lieu fee. To increase the flexibility of the program, affordable units can be provided on or off site, through new construction or acquisition and rehabilitation of existing units. A detailed description of this program can be found in the Program section.

San Diego County Department of Housing and Community Development and Housing Authority

Coronado's community development program is administered by the County's Housing and Community Development Department and Housing Authority. The County approves, disapproves, and administers programs for the City.

Ranking them in order of impact or effect, the most prominent of the limitations on use of the programs is that of affluence. Relatively few people in Coronado qualify for the County's programs. For example, if their income meets the program criteria, they usually have assets that disqualify them for applying for a loan. Second, although efforts have been made by the Housing Authority staff to inform Coronado residents about their rehabilitation program, many people are suspicious of getting involved in government programs and reject any consideration of them.

Most of the households seeking assistance in Coronado are elderly and many live in rental units. The rehabilitation program does have funds that are allocated to investor units or rental units. In Coronado, however, there are not many incentives for an apartment owner to use a County rehabilitation loan to refurbish a unit. Providing a unit for a subsidized tenant (by keeping the rents within County guidelines) results in an income loss for the landlord when the unit can be left as is and command higher rents.

Finally, the Community Development Block Grant funding program requires an environmental survey of units proposed for rehabilitation. Many structures in Coronado, both commercial and residential, either have historical value (or potential historical value) and/ or unique architectural features. The possibility of historical value usually results in rehabilitation applications from Coronado being required to undergo a 90 day review with the state Historical Preservation Office (SHPO).

In addition to lengthening the application process, the SHPO will often place conditions on how the unit can be rehabilitated. These conditions often add further delays and cost to the rehabilitation process. Sometimes the applicant drops out of the program because of these delays and increased costs.

Coastal Commission

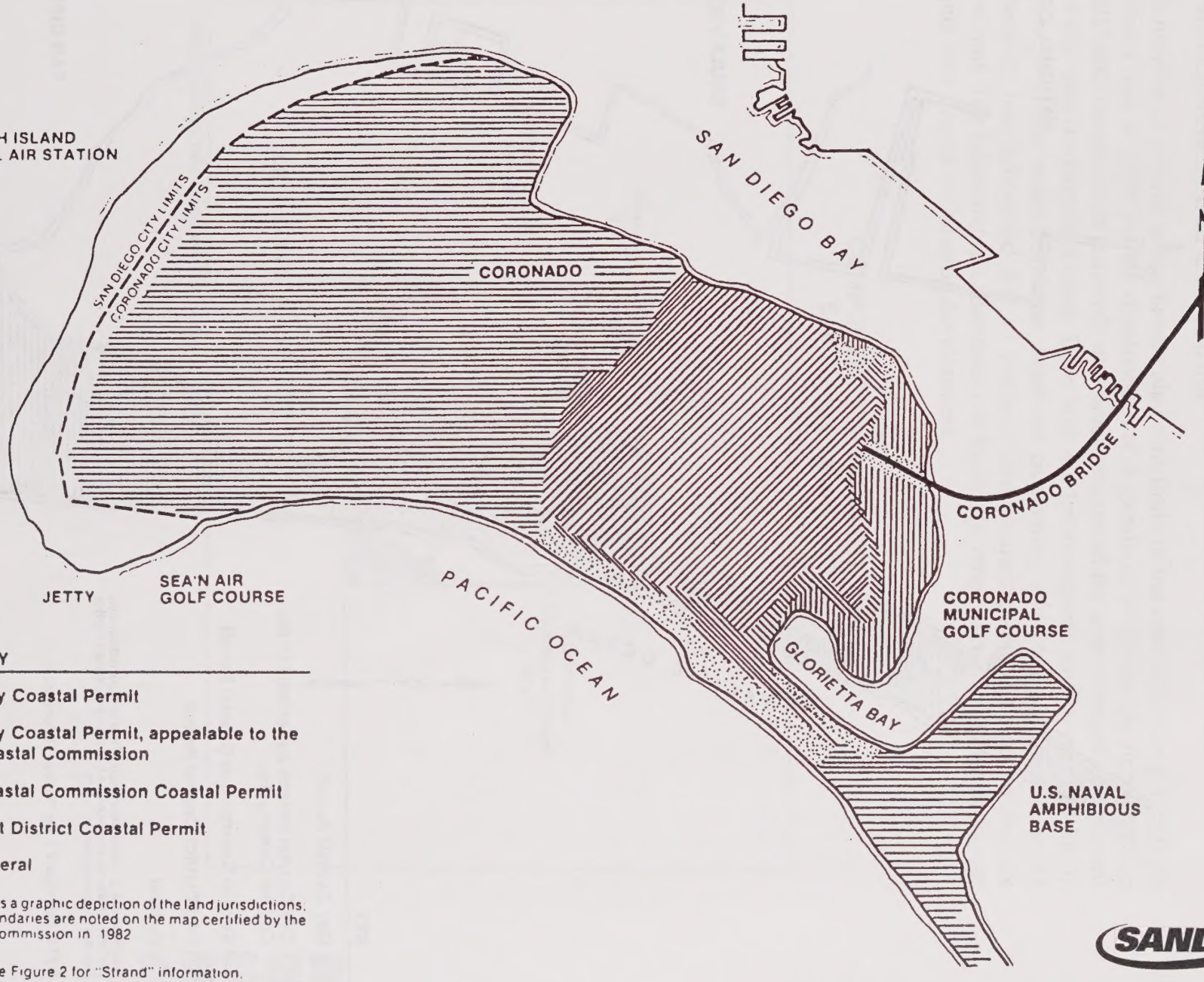
Although Coronado has adopted a Local Coastal Program (LCP), the Coastal Commission has retained appeal jurisdiction over portions of the City. This "appeal jurisdiction" includes lands between the ocean and the designated first public road paralleling the ocean or 300 feet from the inland extent of any beach or of the mean high tide line if there is no beach, whichever is the greater distance. Also included is land within 100 feet of streams and wetlands within 300 feet of the top of the seaward face of the coastal bluff.

Maps 11 and 12 show where the California Coastal Commission retains post- LCP certification permit and appeal jurisdiction pursuant to PRC S 30619 (b) and S30603 (a) and (a)(2). In addition, developments may also be appealed pursuant to PAC S30603 (a)(3), (a)(4) and (a)(5). If questions arise concerning the precise location of the boundary of any area defined in the above sections, the matter is referred to the local government and/or the Executive Director of the Commission for clarification and information. The City's Local Coastal Program may be updated as appropriate and may not include any lands where post-LCP certification permit and appeal jurisdiction is retained by the Commission.

The maps illustrate the appeal jurisdiction areas (darkly shaded areas) where a land use decision (permit granted or denied in this area by the City) can be appealed to the Coastal Commission. Also shown are areas covered by a striped pattern, which designate the jurisdiction of the California Coastal Commission. Unmarked areas surrounded by California Coastal Commission jurisdiction are under San Diego Unified Port District Coastal Permit jurisdiction. The City has no authority over these areas, therefore there are no over-lapping jurisdiction issues.

While it is not anticipated that conflict over residential development would occur in any of the coastal appeal jurisdiction areas, the process does have the potential to constrain development. As of this time, the City has not encountered any conflict with the Coastal Commission and the appeals jurisdiction areas.

Map 11
Coastal Permit Jurisdiction for the "Village"



This map is a graphic depiction of the land jurisdictions, exact boundaries are noted on the map certified by the Coastal Commission in 1982

NOTE See Figure 2 for "Strand" information.

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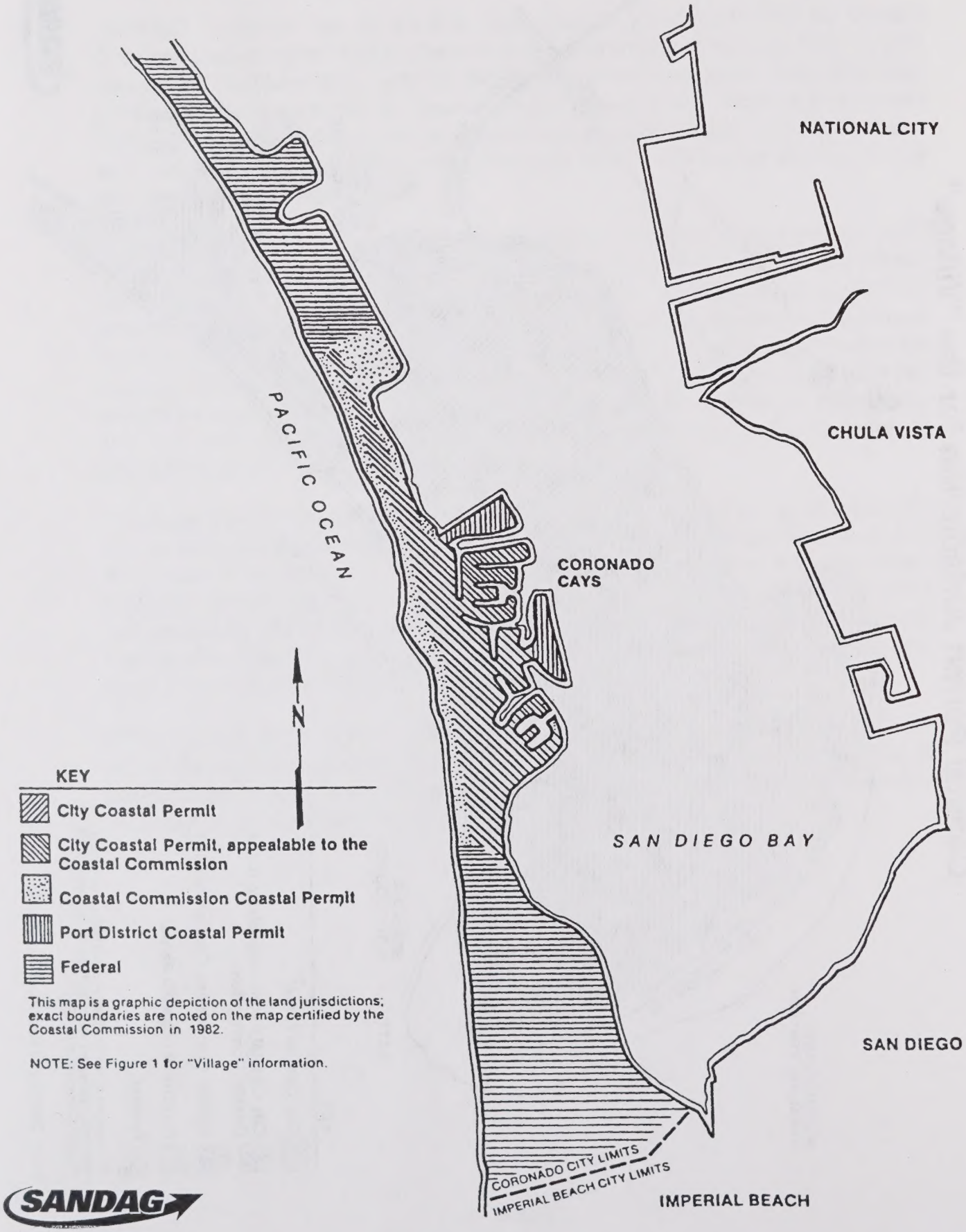
Map 12
Coastal Permit Jurisdiction for the "Strand"



This map is a graphic depiction of the land jurisdictions; exact boundaries are noted on the map certified by the Coastal Commission in 1982.

NOTE: See Figure 1 for "Village" information.

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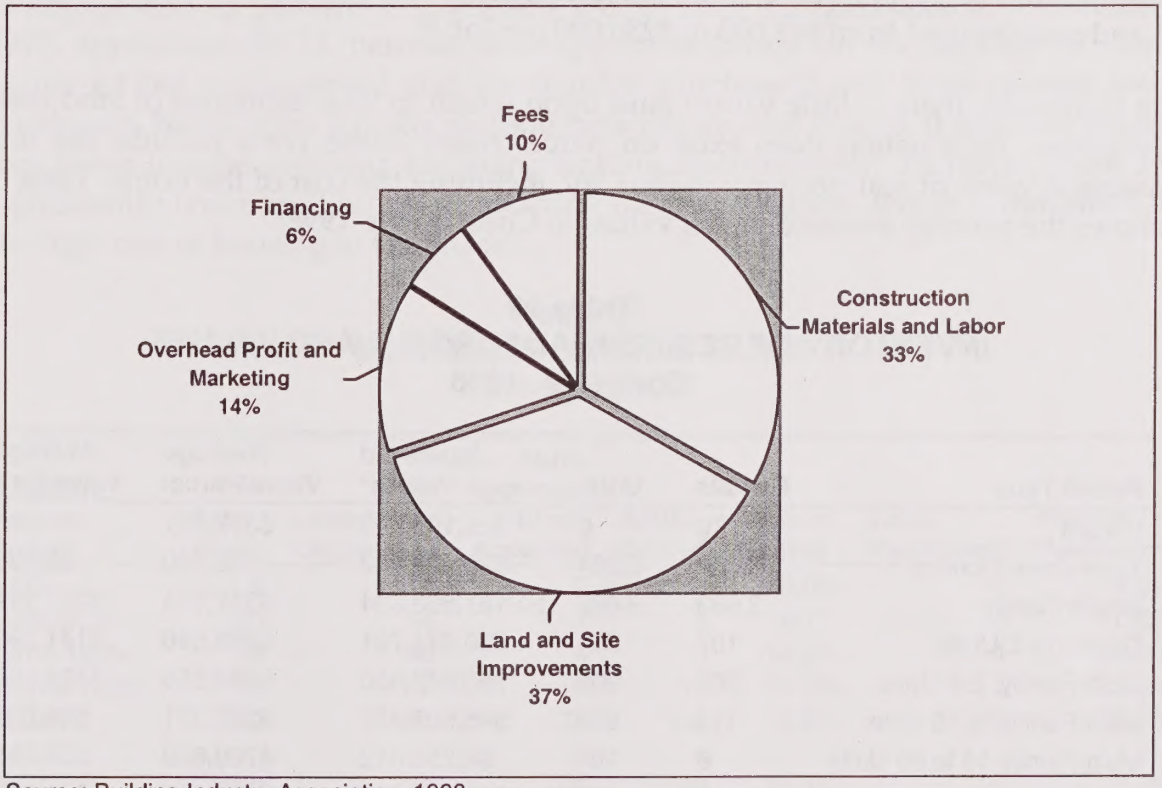
Non-Governmental Constraints

A number of private sector factors also contribute to the cost of housing. Figure 23 shows that in 1998, for the construction of a standard, single family home costing $215,400, construction materials and labor accounted for approximately 33 percent of the total development costs. Land and site improvement costs accounted for 37 percent of the costs; developer overhead marketing, and profit accounted for 14 percent; fees accounted for 10 percent; and financing costs accounted for six percent. The following is a discussion of these and other non-governmental factors and their impact on housing development.

Figure 23
COMPONENTS OF HOUSING COST
San Diego Region, 1998



Source: Building Industry Association, 1998

Construction Costs

In 1998, housing construction costs in the San Diego region ranged from $38 to $50 per square foot, excluding fees and land costs. Construction materials and labor, the most direct costs of residential construction, accounted for about 33 percent of total single family housing project costs. In the early 1990s, the housing market in California took a severe downturn due to an economic recession. This forced many experienced laborers to leave the state in search of work. The subsequent housing recovery beginning in 1997 has left the region with a labor shortage that is leading to higher labor costs.[14]

Land Costs

In 1998, land and site improvement costs in the San Diego region accounted for approximately 37 percent of the total construction cost for a single family house. Land costs ranged from $65,000 to $230,000 per lot. [15]

In Coronado, there is little vacant land upon which to base estimates of land costs. However, information does exist on parcel costs. These costs include the total assessed value of real property in the City, including the cost of the home. Table 29 shows the average assessed parcel values in Coronado in 1998.

Table 29
INVENTORY OF RESIDENTIAL PARCELS AND VALUES
Coronado, 1998

Parcel Type	Parcels	Units	Assessed Values*	Average Value/Parcel	Average Value/Unit
Vacant	70	0	$22,193,606	$317,051	NA
Time-share Condos	3,288	2,334	$22,028,762	$6,700	$9,438
Single Family	3,663	3,662	$1,161,553,334	$317,104	$317,191
Duplex or 2 Units	107	214	$30,344,781	$283,596	$141,798
Multi-Family, 2-4 Units	368	908	$93,677,550	$254,559	$103,169
Multi-Family, 5-15 Units	117	858	$45,907,457	$392,371	$53,505
Multi-Family 16 to 60 Units	6	107	$4,258,012	$709,669	$39,795
Multi-Family 61 Units +	1	549	$49,036,107	$49,036,107	$89,319
Condominium	2,648	2,653	$835,526,939	$3,155,410	$314,937

* The above data represents total assessed values of real property, prior to exemptions.

Source: County of San Diego Assessors Office, 1998

[14] *Source: Building Industry Association, 1998*

[15] *Source: Building Industry Association, 1998*

Availability of Financing

In 1998, interest rates in the San Diego region fell to their lowest levels in 30 years. Finance costs comprised approximately six percent of the total construction cost for a single family house, a decrease of one percent since 1990.[16] In September of 1998, the posted interest rate on resale single family homes was 6.34 percent on a 30-year, fixed rate loan with a 20 percent down payment. For the median home in San Diego County costing $199,000, the monthly interest and principal payment was $990. In April 1989, when interest rates peaked at 11.3 percent, the comparable monthly payment on a median priced home costing $174,000 was $1,359.[17]

Of various residential financing, ranging from conventional to FHA, only conventional home loans are available for units in Coronado. Other options, such as VA and FHA financing are not available due to the above average value of property in the City. Table 30 uses Home Mortgage Disclosure Act (HMDA) data to analyze mortgage lending patterns in Coronado. Out of 1,059 mortgage loan applications in 1997, approximately 11 percent were approved (based on the number of loans approved but not accepted and the number purchased) and three percent were purchased. Based upon lending patterns between income groups, it does not appear that lower income residents are facing lending discrimination. However, there are significantly fewer applications from lower income residents, which is indicative of the high cost of housing in Coronado.

Table 30
MORTGAGE LENDING RATES
Coronado, 1997

Applicant Income Group*	Total Apps.	Loans Originated	Apps. Approved but not Accepted	Apps. Denied	Percent Denied	Loan Purchased	Percent Purchased
≤50%	5	5	0	0	0.0%	0	0.0%
>50%-80%	23	14	1	2	8.7%	0	0.0%
>80%-100%	35	20	4	5	14.3%	1	2.9%
>100%-120%	46	27	4	10	21.7%	1	2.9%
>120%	950	649	76	132	13.9%	30	85.7%
Total	1059	715	85	149	14.1%	32	3.0%

* Percentage of Area Median Income.

Source: Centrax Services Inc., Home Mortgage Disclosure Act (HMDA) Data, 1990-1998

[16] *Source: Building Industry Association, 1998*

[17] *Source: San Diego Union Tribune, "A Look Back Stimulates Interest," Oct. 18, 1998*

CHAPTER 4
HOUSING OPPORTUNIES

Housing Opportunities

This section evaluates the potential residential development that could occur based on the City of Coronado's General Plan and zoning ordinance.

Availability of Suitable Sites

Housing element law mandates that a city must show that it has adequate sites with required public services and facilities for a variety of housing types for all income levels. In this section, adequate sites will be discussed in terms of the City's regional share goals — the City's share of the region's housing needs for 1999-2004.

Regional Share Goals

According to state law, local jurisdictions' housing needs assessments must address their share of the projected needs for housing in the region (regional share). The San Diego Associations of Governments (SANDAG) has identified Coronado's share of regional housing needs for 1999-2004. The figures are contained in the Regional Housing Needs Statement, which was adopted in 1999. Each jurisdiction must identify adequate sites (capacity) to meet their share of the region's housing needs. The regional share identifies the need for new housing units for each jurisdiction and distributes the projected housing need to four income groups: very low, low, moderate, and above moderate.

Table 31 shows Coronado's regional share goal and the income distribution of the goal. Coronado accounts for 0.1 percent of the region's projected housing needs, or 80 units.

Table 31
REGIONAL SHARE
Coronado, 1999

Income Category	Goal
Very Low income (≤50% A.M.I.)	24
Low income (>50-80% A.M.I.)	17
Moderate Income (>80-120% A.M.I.)	18
Above Moderate Income (>120% A.M.I.)	21
Total	80
A.M.I. = Area Median Income	

Source: SANDAG Regional Housing Needs Statement, June 1999

Housing Capacity

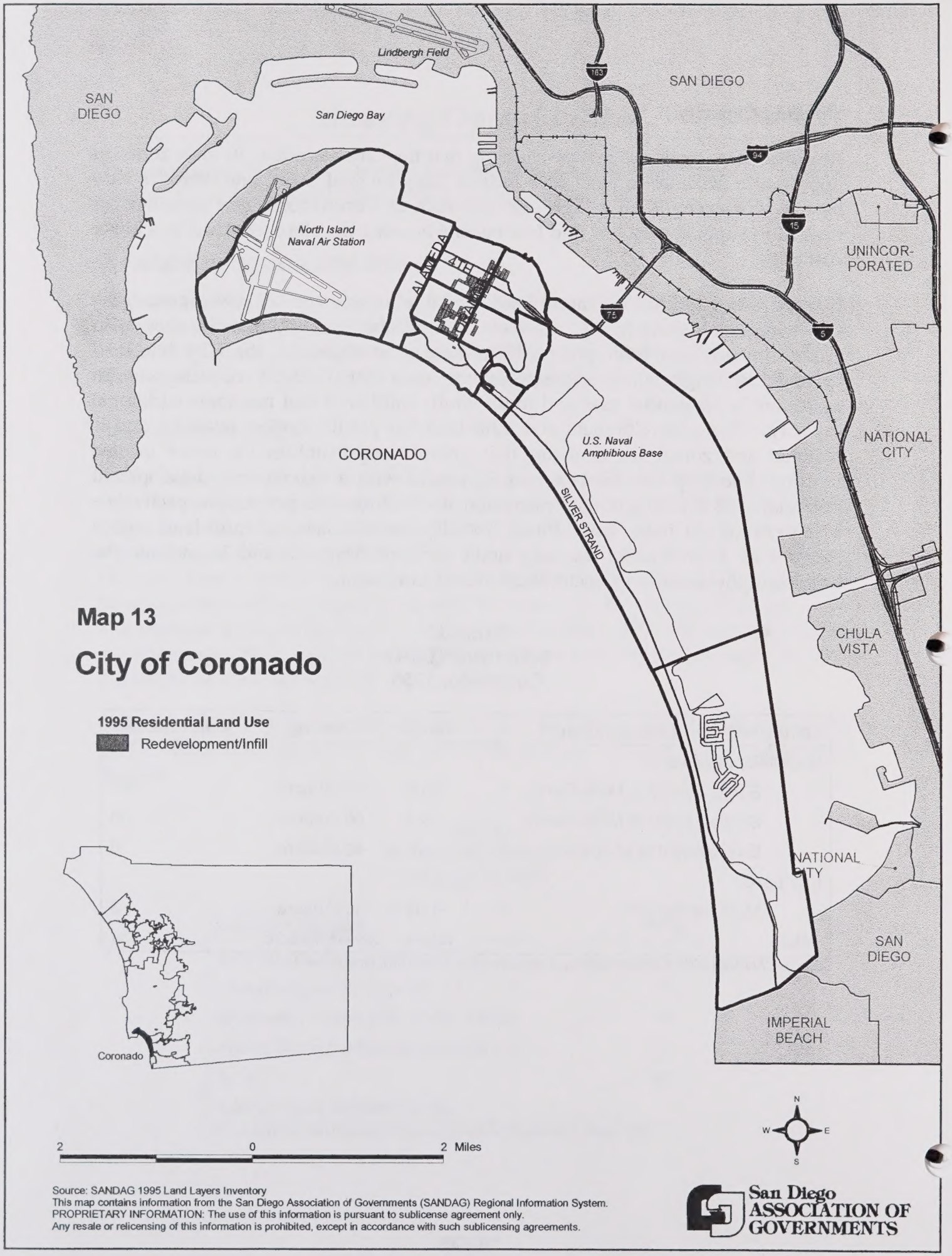
Regional share goals are met by showing that the City has adequate sites zoned at appropriate densities to meet each income category goal. Adequate densities vary by city. For example, in a high cost city such as Coronado, higher densities are needed to support very low and low income housing development than in a lower cost city.

Because Coronado has no vacant land available for any type of development, the City's regional share goals are met through the identification of sites with redevelopment and infill potential. As shown in Table 32, the City has land occupied by single family and employment uses that could be redeveloped with multi-family residential uses and multi-family infill land that has some additional capacity. This redevelopment and infill land has public services available and is planned and zoned for densities that provide opportunities for lower income housing. The City has 45 acres and 3.56 acres with a maximum redevelopment potential of 28 dwelling units per acre and 40 dwelling units per acre, respectively – a capacity of 251 units. In addition, the City has 4.88 acres of infill land with a capacity of 3 units at 40 dwelling units per acre. Maps 13 and 14 indicate the location of these redevelopment/infill sites in Coronado.

Table 32
SITE INVENTORY
Coronado, 1998

Land Use/Zoning Designation	Acres	Density	Unit Potential
Redevelopment Land			
Single Family to Multi-Family	45.0	28 du/acre	165
Single Family to Multi-Family	3.4	40 du/acre	80
Employment to Multi-Family	.16	40 du/acre	6
Infill Land			
Multi-Family Infill	4.88	40 du/acre	3
Total	53.44	28-40 du/acre	254

Source: SANDAG 2020 Existing Policies Alternative (Capacity File), November 1998



Source: SANDAG 1995 Land Layers Inventory
This map contains information from the San Diego Association of Governments (SANDAG) Regional Information System.
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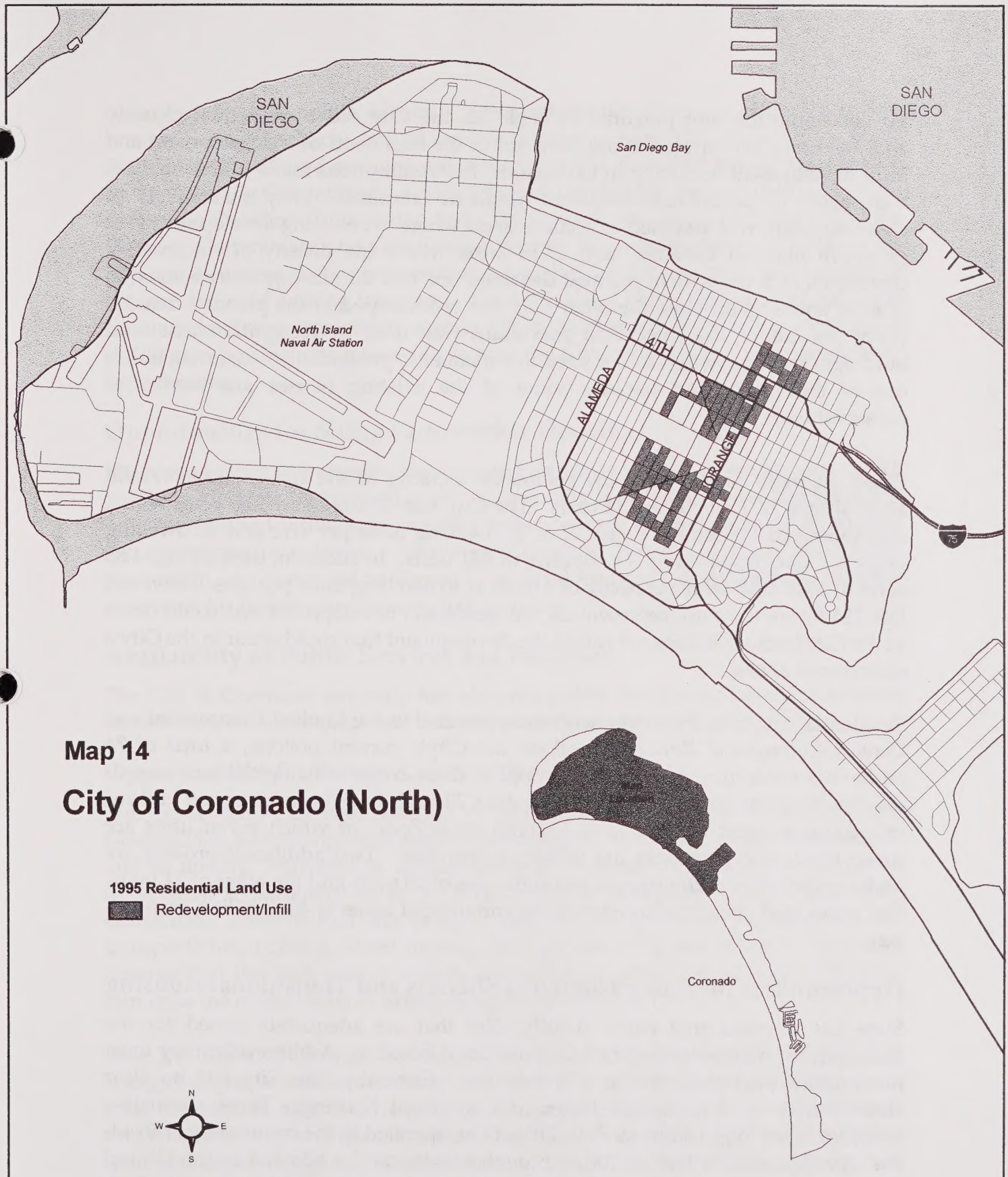
San Diego ASSOCIATION OF GOVERNMENTS



Map 14

City of Coronado (North)

1995 Residential Land Use

Redevelopment/Infill

N
W E
S

0.5 0 0.5 1 Miles

Source: SANDAG 1995 Land Layers Inventory

This map contains information from the San Diego Association of Governments (SANDAG) Regional Information System.
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To determine the unit potential in Table 32, the City did a residential capacity analysis based on certain assumptions about the likelihood of redevelopment and infill development occurring in Coronado. The assumptions made in this analysis were based on actual redevelopment trends in Coronado. They included: 1) no redevelopment was assumed to occur in areas where the existing development is at or above planned densities, and 2) in areas where the density of the existing development is lower than planned densities, one half the acreage was assumed to remain unchanged, while the other half was redeveloped at the planned density. (Fifty percent of the theoretical maximum was used in recognition that land holdings often are configured or sized in a manner to preclude the maximum build-out of the block, and because some of the existing houses are worthy of preservation.)

Based on these assumptions the residential capacity of the redevelopment/infill areas shown in Table 32 is 254 units. The City has 45 acres and 3.56 acres with a maximum redevelopment potential of 28 dwelling units per acre and 40 dwelling units per acre, respectively – a capacity of 251 units. In addition, the City has 4.88 acres of infill land with a capacity of 3 units at 40 dwelling units per acre. However, this 254 figure does not represent all the residential development that could occur in the City because it does not reflect the development that could occur in the City's commercial zones.

Residential mixed-use developments are permitted in the Limited Commercial and Central Commercial Zones. Based on the City's current policies, a total of 74 additional residential units could be built in these zones utilizing the new mixed-use development approval process. To date, 23 units have been approved in three mixed-use projects in the Limited Commercial Zone, of which seven units are constructed, and four more are under construction. Two additional projects are under review for nearby sites in this zone; one of 20 units and the other of 11 units. The residential density allowed in these commercial zones is 40 dwelling units per acre.

Opportunities for Siting Homeless Shelters and Transitional Housing

State law requires that cities identify sites that are adequately zoned for the placement of homeless shelters and transitional housing. Additionally, they must not unduly discourage or deter these uses. Currently, the City has no clear classification for a homeless shelter or transitional housing. Three alternative interpretations might allow such facilities to be operated in the community. Mixed-use developments, which include residential uses, can be allowed in the Central Commercial or Limited Commercial Zones with a Major Special Use Permit. Such development can include a boarding house or a single-room occupancy use. In addition, the Civic Use Zone identifies "...property owned, leased or otherwise

controlled by any public agency...", but specifically does not allow "boarding houses". Any "publicly owned use" in any zone requires issuance of a Major Special Use Permit and any new use in the Civic Use Zone requires separate review by the Planning Commission. A Major Special Use Permit requires Public Hearings before the Planning Commission and City Council, and separate issuance by the Planning Commission of a City Coastal Permit. Since no vacant land exists in the city, any homeless shelter or transitional housing would require redevelopment or the conversion of existing structures. The Civic Use, Central Commercial and Limit Commercial Zones respectively contain 170.75, 14.93 and 8.23 net acres. Program 23 in Chapter 7 of this document details how the City will further clarify these siting opportunities.

Opportunities for Siting Farmworker Housing

Housing element law requires that housing elements identify adequate sites which will be made available through appropriate zoning and development standards and with services and facilities, to facilitate and encourage the development of housing for agricultural employee. However, Coronado has no land in agricultural production. As illustrated by Figure 17 of this document's Need Assessment, there is no need for farmworker housing in Coronado.

Availability of Public Services and Facilities

The City of Coronado currently has adequate public services and facilities to serve all new residential development that may occur throughout the city.

Opportunities for Energy Conservation

The Conservation Element adopted in 1994 is the main portion of the Coronado General Plan addressing conservation issues such as water and energy conservation and air quality. However, it appears that most cities address energy conservation in at least a summary form in their Housing Elements. Such discussions customarily observe that the primary uses of energy in urban areas are for transportation, lighting, water heating, and space heating and cooling. They also observe that the high cost of energy demands that efforts be taken to reduce or minimize the overall level of urban energy consumption.

Title 24, Building Energy Standards for Residential Development, establishes energy budgets or maximum energy use levels. The standards of Title 24 supercede local regulations, and State requirements mandate Title 24 requirements through implementation by local jurisdictions. The City will continue strict enforcement of local and state energy regulations for new residential construction, and continue providing residents with information on energy efficiency.

The City's goal is to achieve maximum use of conservation measures and alternative, renewable energy sources in new and existing residences. By encouraging and assisting residents to utilize energy more efficiently, the need for costly, new energy supplies, and the social and economic hardships associated with any future shortages of conventional energy sources will be minimized.

CHAPTER 5
EVALUATION

Evaluation

This section analyzes the City's accomplishments during the 1991-1999 Housing Element cycle. This is done by evaluating the previous Housing Element and the City's success in meeting it goals; by evaluating the City's progress towards meeting Coastal Zone requirements; and by evaluating the City's progress towards meeting its self-certification (fair share) housing goals. This evaluation is used to determine goals and programs to be included in the 1999-2004 Housing Element, and to determine the City's eligibility for self-certification.

Evaluation of Previous Housing Element

An important component of this revised Housing Element is the evaluation of the previous Housing Element. It is important to determine if the needs have changed, if the goals and policies are still relevant and important, and if the programs were effective. These questions were systematically considered as part of this Housing Element update. This analysis is summarized in the following paragraphs and is reflected throughout the revised Housing Element.

Effectiveness

The 1991-1999 Housing Element goals and objectives were appropriate for a small, isolated coastal City with extremely limited vacant land such as Coronado. In order to offset the high land and housing costs, the City of Coronado planned to utilize a combination of redevelopment agency housing set-aside funds and density bonus incentives. The Community Development Agency succeeded in utilizing an appropriate combination of funding sources, including housing set-aside funds, affordable housing in-lieu fees and bond funds to rehabilitate and place a total of 78 units under long-term affordable housing contracts, and assisted six moderate-income families in the purchase of new condominiums through a silent second mortgage program.

Progress

This section of the Housing Element describes the City's progress in meeting the goals and policies of the 1991 to 1999 Housing Element. The results of this analysis are important to the Element because they were used to revise and update the proposed programs for 1999-2004 as described in Chapter 7.

The 1991-1999 Coronado Housing Element contained a series of goals related to new construction, rehabilitation, preservation, and housing assistance. The following section reviews progress in implementation for each of these action items between July 1, 1991 and June 30, 1999, and their continued appropriateness for inclusion in the 1999-2004 Housing Element.

1. **To improve three alley units per year through code enforcement and incentives to encourage property owners to repair and upgrade these units.**

Accomplishment: Existing Zoning Ordinance standards allowed some property owners to improve and thereby retain their alley units. Staff estimates that one to two dwelling units per year were upgraded through this City flexibility in the application of the City's development standards to permit the expansion and/or renovation of units that could otherwise have been demolished.

Evaluation: Viable incentives were created through zoning interpretations. The City's high land values and low vacancy rates also assured that non-conforming alley units were retained by their owners whenever possible. The City's policy to facilitate renovations helped retain the City's non-conforming and lower priced alley housing. Moreover, on May 1, 2001, major amendments to the Municipal Code Nonconformities Chapter were adopted to further facilitate retention, repair and up-grading of such housing. Therefore, as housing costs increase and vacancy rates remain low, the significance of this goal should increase, necessitating that some form of this goal be retained in the Housing Element.

---

2. **To increase participation in the CDBG Owner Rehabilitation Program through expanded outreach efforts. The quantified objective is to serve more than three households in the next five years.**

Accomplishment: A brochure was developed and circulated concerning the program, and new releases were published in the local newspaper, resulting in one unit being rehabilitated via this program in December 1998.

Evaluation: While the City was unable to totally overcome the public indifference to this program, one unit was retained per the program. Given the high land costs in the community, low-income homeowners tended to be long-term elderly residents who had substantial accumulated home equity. Therefore, few individuals qualified for the DCBG Owner Rehabilitation Program because of their high net worth resultant from their home equity. This situation, plus a general aversion to additional governmental regulations, were insurmountable barriers to widespread public participation in this program. This Program has been discontinued and is not proposed to be reestablished.

3. **To designate a Housing Improvement Coordinator within the Community Development Department to expand outreach programs and simplification of the application process.**

Accomplishment: The Director of Community Development assumed the role of Housing Improvement Coordinator.

Evaluation: The City, as noted in items 2 and 4 of this Chapter, initiated a public awareness program concerning its affordable housing efforts.

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4. **To generate interest in the CDBG Owner Investor Program (for the rehabilitation of rental housing units) within the next 12 months through expanded outreach efforts.**

Accomplishment: News releases were locally published, and a Program brochure was developed and circulated. No public interest in this Program was evident.

Evaluation: Public indifference to this Program also occurred for the reasons noted in the above discussed CDBG related Program. Similarly, this Program has been discontinued and is not proposed to be reestablished.

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5. **To assist 15 households annually through the Section 8 program.**

Accomplishment: According to the County Housing Authority that administers the City's Section 8 Program, the City has continuously assisted at least 15 households annually through the Section 8 Program. For example, at the end of this review period on June 30, 1999, there were 66 households assisted by the program, at the end of 2001 there were 30 households assisted by the program.

Evaluation: This Program continues to be an effective method to provide affordable housing by offsetting extremely high land and therefore high rental costs. This Program is recommended for continuing inclusion in the City's Housing Element to meet the City's on-going affordable housing requirements.

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6. **To assist 110 households annually through the Local Rent Subsidy Program.**

Accomplishment: In 1986, the City contracted with the County of San Diego to administer a Rental Assistance and Rehabilitation Program that was funded by

Federal Community Development Block Grant funds. In 1989, the City's Community Development Agency began funding the program through use of the 20% Housing Set-Aside Fund. By January of 1990, the County was administering a Local Rental Assistance Program for Coronado. In 1992, the City of Coronado further contracted with the County of San Diego to conduct this rent subsidy program using also City of Coronado in-lieu fee funds. As Table 33 demonstrates, by 1994, the program was meeting the stated objective of annually assisting 110 households, with the highest number of household helped in any one month reaching 90 in 1992 and 1993. In 1995 the State adopted AB 1290 that discontinued the ability of the Rent Subsidy Program to "count" toward meeting redevelopment agency affordable housing production requirements. In mid-1995, in response to the enactment of AB 1290, the City reassumed operational control over the Program and phased it out. The County of San Diego helped the City insure that all eligible participants in this program transitioned into the County-administered Section 8 program by August of 1995.

Table 33
LOCAL RENTAL ASSISTANCE PROGRAM
PARTICIPANT FAMILIES

MONTH/ YEAR*	1990	1991	1992	1993	1994	1995
January	42	47	68	90	83	49
February	41	50	72	85	81	45
March	45	50	78	84	80	35
April	45	55	79	88	81	33
May	46	54	83	85	77	32
June	46	53	86	83	78	31
July	48	53	84	82	77	31
August	47	55	89	84	77	19
September	46	55	90	82	73	1
October	46	57	90	82	70	0
November	42	62	89	81	54	0
December	40	64	86	82	53	0
Average Per Year	45	55	83	84	74	N/A

Source: Source: Housing Authority of the County of San Diego, September 18, 1995.

* Number on first day of month or the average of these first day figures.

Evaluation: The Local Rent Subsidy Program was successful prior to the enactment of AB 1290. Eligible participants were transitioned into the County-administered Section 8 program. This Program has been discontinued and is not proposed to be re-established.

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7. **To increase from four percent to five percent the Vacancy Factor that must exist to allow application for the conversion of apartments to condominiums.**

Accomplishment: Ordinance 1797, adopted June 16, 1992, raised the Vacancy Factor requirement from four percent (4%) to five percent (5%).

Evaluation: This objective was accomplished with the passage of Ordinance 1797. No apartments were allowed to be converted to condominiums during the mid-1991 to mid-1999 timeframe, thereby assisting in the retention of affordable housing in the community.

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8. **To complete a comprehensive analysis of housing preservation strategies that are being implemented by other coastal communities located in southern California.**

Accomplishment: A review of housing preservation strategies was untaken by staff.

Evaluation: The study did not identify new strategies that appeared suitable for Coronado.

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9. **To consider an ordinance amendment that would facilitate the improvement and enlargement of legal non-conforming alley units.**

Accomplishment: The City initiated an Ordinance amendment package to address these concerns that was tabled early in the 1990's. Ordinance 1727, adopted May 1, 2001, rewrote the Nonconformities Chapter of the Municipal Code. This revision facilitates the reconstruction of damaged nonconforming dwellings.

Evaluation: This objective, while not achieved during the specified timeframe, has been addressed by the adoption of Ordinance 1727, and therefore will not be incorporated into the Housing Element.

10. To reduce the 20-unit project size threshold triggering the affordable housing in-lieu fee.

Accomplishment: Ordinance 1813, adopted July 20, 1993, reduced the project size threshold from a 20-unit project to a two-unit project.

Evaluation: This objective was accomplished with the passage of Ordinance 1813, and therefore will not be incorporated into this Housing Element.

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11. To consider increasing the amount of the housing in-lieu fee to account for inflation and increase cost of housing.

Accomplishment: Resolution 7259, adopted July 7, 1993, raised the housing in-lieu fee from $2,100 per dwelling unit to $7,000 per market-rate dwelling unit.

Evaluation: This objective was accomplished with the passage of Resolution 7259. By mid-1991, the housing in-lieu had generated about $930,000. From mid-1991 to mid-1999, approximately an additional $525,000 was generated by this in-lieu fee. Between 1992 and 1994, about $1,071,000 was used from this Fund for the Rental Assistance Program, and the remainder was carried over to the present. By November 2001, the in-lieu fee fund had a balance of approximately $630,000. Since this fee has been both increased and applied to smaller projects (see the above number 10 comment), further revisions to the fee will not be proposed in this Housing Element.

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12. To allocate monies in the Affordable Housing Fund toward the development of an affordable housing project and/ or to provide additional assistance through expansion of the Local Rent Subsidy Program.

Accomplishment: As stated above in Section 6, the successful local Rent Subsidy Program was phased-out in 1995 due to the enactment of AB 1290. Utilizing an appropriate combination of funding sources including housing set-aside funds, affordable housing in-lieu fees and bond funds, the Community Development Agency rehabilitated and placed 78 units under long-term affordable housing contracts. Furthermore, the redevelopment agency assisted in the purchase by moderate-income families of 6 new for-sale condominiums with long-term affordable housing covenants.

Some of the long-term affordable housing contracts were paid in-full at contract inception, while others were paid partially at contract inception and on an on-going annual basis.

Evaluation: This objective has been successfully achieved by the City. While the Local Rent Subsidy Program has been discontinued and is not proposed for re-establishment, the City continues to seek affordable housing projects to subsidize or facilitate. This Housing Element will propose that the $630,000 accumulated in the Affordable Housing In-lieu Fee Fund continue to be applied toward the development of various affordable housing projects.

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13. To determine community interest regarding the development of a senior homesharing program.

Accomplishment: Accomplishment of this objective was not attempted.

Evaluation: This objective was not achieved. However, the need still may exist, so this goal
Will incorporated in this Housing Element.

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14. To grant density bonuses and fee waivers for affordable housing developments on a project-by-project basis pursuant to the implementing procedures for projects under the provisions of AB 1115.

Accomplishment: While new construction and rehabilitation of affordable housing was achieved with redevelopment agency subsidies during the specified timeframe, density bonuses and fee waivers were not used as incentives for such development. The City, after considering the various alternatives available to it (including a draft density bonus ordinance), chose not to utilize density bonus incentives. However, the City is committed to complying with State statutes concerning density bonuses and continues to consider such requests and requests for fee waivers on a case-by-case basis.

Evaluation: This objective was not deemed useful for the projects that were submitted and considered by the City during the specified timeframe. However, the City will continue to commit to consider all requests for density bonuses and fee waivers on a case-by-case basis, and will fully implement the provisions of AB 1115.

15. To adopt a Mixed-Use Development Ordinance that facilitates the construction of affordable housing in the Central Commercial and Limited Commercial Zones.

Accomplishment: The City adopted Ordinance 1868 on August 20, 1996, to specifically allow mixed-use development in the Central Commercial and Limit Commercial Zones. Prior to this time, new residential development could not be established in these commercial zones.

Evaluation: Starting in the mid-1990's the City systematically amended its General Plan, Local Coastal Program, and Municipal Code to simplify the mixed-use approval process, established mixed-use development standards (including density standards), reduce parking standards for certain types of mixed-use development, and reduce landscaping standards for commercial zones. Therefore, further inclusion of this goal in the new Housing Element is unnecessary.

One mixed-use project on the corner of First Street and "C" Avenue, the "Crown View" complex, was completed in 2001, and consists of seven units of townhouses on the second and third stories, and parking and commercial space on the ground floor. In 2000, the City approved two additional commercial sites projects on Orange Avenue, including a mixed-use four-unit residential and commercial condominium project with parking on the ground floor (now under construction), and a two-story townhouse soon to be built above an existing closed restaurant that is planned to be remodeled and reopened. Across the street from the Crown View on a different First Street and "C" Avenue corner, a three-story 12 unit residential condominium project with retail space on the ground floor was approved in 2001. A similar three-story 11 unit residential condominium project with retail space was approved in 2002 for the 100 block of Orange Avenue.

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16. To meet both Community Development Agency affordable housing requirements and State housing requirements through shared or identical funding sources.

Accomplishment: Table 34 details the affordable housing opportunities that have been provided within the City of Coronado during the mid-1991 to mid-1999 time frame of this Housing Element (also see Table 26). With the exception of the Silver Strand II Navy Housing project, all of the construction or rehabilitation projects listed on this Table were done under the auspices of the redevelopment agency. The Agency's efforts were focused on achieving its objectives through an efficient melding of available funding sources.

Evaluation: Given the City's lack of vacant land and its high land costs, the redevelopment agency has been an effective proponent of affordable housing through shared or identical funding sources, and the Agency will continue to perform this function for the City.

Table 34
AFFORDABLE HOUSING OPPORTUNITIES PROVIDED
Coronado, July 1, 1991-June 30, 1999

		Targeted Income				
Project Title	**Type of Assistance***	**Extremely & Very Low (<50%)**	**Low (51-80%)**	**Project Low Total**	**Moderate (81-120%)*** **	**Rent/ Own**
Section 8 Certificates and Vouchers**	B	58		58		Rent
Navy Housing Silver Strand II	A		180	180		Rent
Del Island (Hakes) Project	C,D	15	14	29		Rent
Ryan Project	C,D	3	3	6		Rent
Tilaro & Smith	C,D	5	4	9		Rent
Patio Laguna (Catpah) Project 1	C,D	6	5	11	12	Rent
Golden Isle Development	A				6	Own
Anderson Project	C	4	6	10	1	Rent
Local Rent Subsidy Program****	B	84		84		Rent
Home Purchase Loan Program	E				6	Own
Total		**175**	**212**	**387**	**25**	

* A - New Construction; B - Rental Assistance to Tenants; C – Rehabilitation; D – Lease Covenants with Rental Owners; E - Moderate-Income Homebuyer Assistance Program.

** This number represents the net increase in certificates and vouchers between 1991 and 1999.

*** Affordable housing opportunities provided for moderate-income households were not counted toward the City's self-certification goals.

**** Highest average number of participants per month for any year (see Table 33 for details).

Source: City of Coronado, County of San Diego of Housing Authority.

17. To rezone City and Coronado Unified School District owned land in the Civic Use Zone "residential" to facilitate development of affordable housing units.

Accomplishment: The designated School District site was determined by the District to be necessary for long-term school-related functions and was not pursued further for residential use. The City-owned site on the corner of Sixth Street and Orange Avenue is still under consideration by the Community Development Agency for an affordable housing project, possibly in conjunction with neighboring private property to be purchased by the Agency.

Evaluation: The pursuit of this objective is ongoing, and the concept of utilizing the City-owned site for affordable housing will be retained in the new Housing Element.

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18. To maintain open channels of communication with the Navy regarding future affordable housing opportunities on military property.

Accomplishment: This communication has continued to occur through the monthly Naval Complexes meetings held between Coronado City officials and the Military.

Evaluation: This objective has been achieved. While this communication has thus far not lead to the identification of new affordable housing opportunities, it shall be retained in the new Housing Element.

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19. To establish a fee waiver program for affordable housing projects that meet certain criteria.

Accomplishment: This concept was considered and rejected by the City in conjunction with draft density bonus ordinance. However, the City Council and Community Development Agency have on a case-by-case basis considered the possibility of waving fees for proposed affordable housing projects.

Evaluation: While a permanent fee waiver program has not been developed, this objective has been achieved. However, the City has not yet identified a project that is appropriate for the waiving of fees. The City Council and Community Development Agency will continue to consider, on a case-by-case basis, the possibility of waving fees for proposed affordable housing projects.

20. To explore reductions in development standards through the City's Density Bonus and Mixed-Use programs.

Accomplishment: While the Density Bonus program was not implemented, the Mixed-Use Program was adopted as Ordinance 1868 on August 20, 1996. This Ordinance streamlined the processing of mixed-use projects in the Central Commercial and Limited Commercial Zones, and reduced the parking standard for residential portions of such projects down from two parking spaces per dwelling unit to:

a. One parking space per affordable dwelling unit for low- or very-low-income households;
b. One parking space per affordable dwelling unit for moderate-income elderly households;
c. One parking space per two affordable habitable units of single room occupancy housing, a boarding house or housing provided for low- or very-low-income households; and
d. One parking space per two affordable habitable units of single room occupancy housing, a boarding house or housing provided for moderate-income elderly households.

In addition, Ordinance 1868 reduced the parking standard for commercial portions of Mixed-Use Development projects by one parking space for each dwelling in the project permanently assigned to a manager or employee of a business within the development. (Please see Appendix A for the Ordinance 1868 text.)

Evaluation: The parking standard reductions allowed by Ordinance 1868 have yet to be utilized by a developer. See Evaluation 15 for a summary of the projects that have been facilitated by the Ordinance. However, note that the simplified mixed-use approval process has a sunset clause of 74 dwelling units. So once that total number of units is built under the Ordinance, additional units cannot be authorized utilizing the simplified process without amending the Ordinance. Moreover, while a permanent density bonus program has not been developed, this objective has been achieved. However, the City has not yet identified a project that is appropriate for such a bonus. The City Council and Community Development Agency will continue to consider, on a case-by-case basis, the possibility of density bonuses for proposed affordable housing projects.

21. To prepare a Public Facilities Plan to determine the highest and best use for City-owned properties.

Accomplishment: While the City did detailed facility planning for various of its properties during the 1991-1999 timeframe, a Public Facilities Plan was not developed for all of the City's land.

Evaluation: Given the small number of City-owned properties, and the extensive on-going evaluation of most City assets, completion of this objective proved unnecessary to determine that only one City-owned site could possibly be used for affordable housing. This site, a former police station site on the corner of Orange Avenue and Sixth Street, is still being studied by the City as a possible affordable housing site. The City is also discussing with the owners of adjoining land the possibility of acquiring their property for inclusion in an expanded affordable housing project. Given these considerations, this objective will not be incorporated into the revised Housing Element.

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22. To facilitate the school district's efforts to determine the highest and best use for school district properties, including provision of affordable housing on site.

Accomplishment: The adoption by the School District, in June 1986, of the Coronado Unified School District Master Plan accomplished this objective. This document was revised in May 1994, and was reviewed again but not amended in April 1998.

Evaluation: Although the provision of affordable housing on District property was seriously studied in the Plan development process, ultimately the District determined that all of the property presently held by the District was needed for school facilities. (However, it should be noted that in the 1980's a developer, after obtaining a long-term lease from the District, built a home for the elderly and a convalescent hospital on one City block of District land. This District land is still utilized for these residential purposes.) The lack of excess District property eliminates the need to incorporate this objective into the revised Housing Element.

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23. To continue to facilitate the development of a wide range of housing types through the Land Use Element and Zoning Ordinance.

Accomplishment: All residential uses originally allowed in early 1991 are still allowed at the same density by the General Plan and Zoning Ordinance. In addition, the City adopted Ordinance 1868 on August 20, 1996, to specifically allow mixed-use development in the Central Commercial and Limit Commercial Zones. Prior to this time, new residential development could not be established in these commercial zones.

Evaluation: The City has successfully addressed this objective by maintaining its present standards for residential areas while newly allowing mixed-use development in commercial zones. (Please see Evaluation Number 15 for more detail.)

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24. To increase public awareness of fair housing law and housing discrimination, the Community Development Department will provide an article in at least one of the City's quarterly newsletters, and provide four articles per year in the "City Facts" portion of the local newspaper.

Accomplishment: This objective was achieved until the City discontinued publishing its quarterly newsletter and the local newspaper discontinued its "City Facts" column.

Evaluation: This objective was achieved for a period of time, but at present is not adequately addressed. Since these public education alternatives no longer exist, this concept will not be carried forward to the new Housing Element.

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25. To prepare an Annual Progress Report.

Accomplishment: California Government Code Section 65400(b) requires that, in regard to a jurisdiction's General Plan, a "planning agency":

1. Provide an annual report to the legislative body, the Office of Planning and Research, and the Department of Housing and Community Development on the status of the plan and progress in its implementation including the progress in meeting its share of regional housing needs determined pursuant to Section 65584 and local efforts to remove governmental constraints to the maintenance, improvement, and development of housing pursuant to paragraph (3) of subdivision [c] of Section 65583.

2. The Housing portion of the annual report required to be provided to the Office of Planning and Research and the Department of Housing and Community Development pursuant to this subdivision *shall be prepared through the use of forms and definitions adopted by the Department of Housing and*

Community Development pursuant to the Administrative Procedure Act... This report shall be provided to the legislative body, the Office of Planning and Research, and the Department of Housing and Community Development on or before October 1 of each year. {Italics added}

Section 33490 of the California Community Redevelopment Law ("Law") requires that a Five-Year Implementation Plan be done for redevelopment agencies detailing the specific goals and objectives of the Agency, its implementing programs, projects and proposed expenditures, and how these efforts will eliminate blight and provide affordable housing. While the City of Coronado adopted its Five-Year Implementation Plan per redevelopment law on December 7, 1999, an Annual Progress Report has not been prepared during the 1991 to 1999 period to address the Government Code requirement.

Evaluation: The detailed content of the Government Code annual General Plan report is unclear. Section 65400(b)(2) mandates that "(t)he annual report required to be provided to the Office of Planning and Research and the Department of Housing and Community Development pursuant to this subdivision shall be prepared through the use of forms and definitions adopted by the Department of Housing and Community Development pursuant to the Administrative Procedure Act..." Since the State HCD has yet to adopt said "forms and definitions" which would assist the City in the preparation of this report, the complexity of achieving this task is greatly increased. Therefore, the City did not achieve this objective. However, the City has consistently and completely complied with the California Community Redevelopment Law report requirement.

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26. Make available to the public the fair housing handbook prepared by the Heartland Human Relations.

Accomplishment: During the initial years of the Housing Element, the handbook was made available to the public at the Community Development Department counter. When it was determined that the document was outdated, it was removed from counter use. Records were not kept to determine whether this document was ever distributed to the public in some other manner.

Evaluation: This objective was achieved as noted above. For this Housing Element revision, the City will seek current fair housing materials for distribution to the public.

Evaluation of Progress Towards Meeting Coastal Zone Requirements

All of the City of Coronado is within the coastal zone. Section 65588 of the Government Code requires coastal jurisdictions to document in Housing Element updates the number of low- and moderate-income units converted or demolished, and the number of replacement units provided. Section 6558 also requires for the coastal zone that revisions of the housing element include:

1. Number of new units approved for construction after January 1, 1982.

2. Number of units for low- and moderate-income households required to be provided either within the coastal zone or within three miles of it.

3. Number of units occupied by low- and moderate-income households and authorized to be demolished or converted since January 1, 1982.

4. Number of units for low- and moderate-income households required either within the coastal zone or within three miles of it in order to replace those being demolished or converted.

In addition, Government Code Section 65590 (also known as the Mello Act) states (in part):

> (b) The conversion or demolition of existing residential dwelling units occupied by persons and families of low or moderate income,... shall not be authorized unless provision has been made for the replacement of those dwelling units with units for persons and families of low or moderate income.... The requirements of this subdivision for replacement dwelling units shall not apply to the following types of conversion or demolition unless the local government determines that replacement of all or any portion of the converted or demolished dwelling units is feasible, in which event replacement dwelling units shall be required:... (3) The conversion or demolition of a residential structure located within the jurisdiction of a local government which has within the area encompassing the coastal zone, and three miles inland therefrom, less than 50 acres, in aggregate, of land which is vacant, privately owned and available for residential use...."

Furthermore, Government Code Section 65590 (d) states that "new housing developments constructed within the coastal zone shall, where feasible, provide housing units for persons and families of low and moderate income, as defined in Section 50093 of the Health and Safety Code. Where it is not feasible to provide these housing units in a proposed new housing development, the local government shall require the developer to provide such housing, if feasible to do so, at another

location within the same city or county, either within the coastal zone or within three miles thereof. In order to assist in providing new housing units, each local government shall offer density bonuses or other incentives including, but not limited to, modification of zoning and subdivision requirements, accelerated processing of required applications, and the waiver of appropriate fees." "Feasible" is defined as "capable of being accomplished in a successful manner within a reasonable period of time, taking into account economic, social and technical factors."

Number of New Units Approved for Construction After January 1, 1982

It is estimated that 1,176 housing units were completed between January 1, 1982 and June 30, 1999. This is believed to be a reliable proxy for the number of units "approved" during this time frame. Certainly, more units are approved than are eventually constructed, and some units approved may take many years to complete. Therefore, some units constructed during this time frame were approved during an earlier period, and some of those units approved during this period were not built during this period. However, this is the best housing data available from the San Diego Association of Governments and the City.

Number of Units for Low- and Moderate-Income Households Required to be Provided in Coronado

Since the passage of the Mello Act, Coronado has never had an "...area encompassing... 50 acres, in aggregate, of land which is vacant, privately owned and available for residential use...." Moreover, due to limited finances, the lack of vacant land and the small scale of residential development in Coronado, the City has found it infeasible to require the provision of housing units for low- and moderate-income families as part of new housing developments. While the provision of such units is one way to meet City standards, developers instead choose to pay the alternative housing in-lieu fee which now is $7,000 per market-rate dwelling unit for projects of two units or more. From mid-1991 to mid-1997, while developers did not construct as part of their market-rate projects low and moderate-income housing, approximately $525,000 was generated by the in-lieu fee for affordable housing projects (see Table 35.) During this period, the Community Development Agency accordingly assisted in the purchase by moderate-income families of six new for sale condominiums with long-term affordable housing covenants, and undertook various other projects (see Table 34). In addition, the Navy, with the political support of the City, built 180 affordable housing units on the Strand for low or very low-income Navy families.

Table 35
AFFORDABLE HOUSING SPECIAL REVENUE FUNDS
(Mid-1991 to Mid-1999)

FISCAL YEAR	BEGINNING BALLANCE	REVENUES*	EXPENDITURES
1991-92	$930,068	$73,812	0
1992-93	$1,004,063	$91,611	$566,853
1993-94	$528,821	$41,555	$504,000
1994-95	$66,376	$38,172	0
1995-96	$140,548	$25,015	$166
1996-97	$129,397	$49,132	0
1997-98	$178,529	$73,581	0
1998-99	$252,110	$131,877	0
1999-00	$383,987	N/A	N/A
TOTALS	N/A	$524,938	$1,071,019

Source: Coronado budget documents.

*In-lieu fees plus revenue from use of money.

Number of Units Occupied by Low- and Moderate-Income Households and Authorized to be Demolished or Converted Since January 1, 1982

Given the circumstances noted in the above section, Coronado has never deemed it necessary to track the number of housing units occupied by low- and moderate-income households that were authorized to be demolished or converted since January 1, 1982. However, since mid-1983 the City has effectively prohibited the conversion of apartments to condominiums in order to preserve low- and moderate-income rental housing in the community. Coronado has few apartment complexes, and only one complex with 14 units was demolished between mid-1991 and mid-1999. All other units demolished were either houses or duplexes. Table 36 demonstrates that very few residential units of any kind were demolished during this time period, and these were either replaced by new homes or small condominium complexes.

Table 36
DEMOLITION AND NEW CONSTRUCTION OF HOUSING UNITS
(Mid-1991 to Mid-1999)

YEAR	Demolition *Single-Family**	Demolition *Multi-Family Dwellings**	New Constr. *Single-Family**	New Constr. *Multi-Family Dwellings**	Housing Stock Net Change
Mid-1991	11	0	9	0	(2)
1992	4	0	11	23	30
1993	9	0	14	67	72
1994	5	15	14	9	3
1995	23	0	11	1	(11)
1996	10	0	16	2	8
1997	8	10	16	2	0
1998	16	10	18	4	(4)
Mid-1999	7	0	7	0	0
TOTALS	93	35	116	108	96

Source: Coronado Community Development Department monthly building activity reports.

* "Multi-Family Dwellings" includes duplexes; all new "Multi-Family Dwellings", except for a few of the duplexes, are condominiums units. A 63-unit condominium was completed in January of 1993. None of the Multi-Family Dwelling units demolished were condominium units.

Number of Units for Low- and Moderate-Income Households Required in Order to Replace Those Being Demolished or Converted

Given the circumstances noted in the above two sections, Coronado has never deemed it necessary to track the number of housing units required in order to replace those occupied by low- and moderate- income households that were authorized to be demolished or converted since January 1, 1982. Moreover, the very small home owning segment of the community that is low income is disproportionately elderly households that acquired their houses when prices were much lower and their incomes were much higher. These units are most often demolished after one or more of the residents are disabled or die, and the remaining spouse or the heirs sell the property as the household's needs change. In

such cases, providing similar replacement housing would not serve the housing needs of the displaced residents. Some of the twenty duplex units that were demolished in 1997 and 1998 were likely guest dwellings or units that were occupied by family members. In general, few low- or moderate-income renters are likely to have been displaced by the demolitions noted on Table 36.

Evaluation of Redevelopment Agency Housing Activities

The Coronado Community Development Plan covers all privately owned land in the City. Table 34 details the affordable housing opportunities that have been provided within the City of Coronado during the mid-1991 to mid-1999 time frame of this Housing Element. With the exception of the Silver Strand II Navy Housing project, all of the construction or rehabilitation projects listed on this Table were done under the auspices of the redevelopment agency. Therefore, given the City's lack of vacant land and its high land costs, the redevelopment agency has been an effective proponent of affordable housing.

Evaluation of Progress Towards Meeting Self-Certification Goals

In 1995, SANDAG sponsored State legislation (AB 1715) which allows jurisdictions within the San Diego region to self-certify the Housing Element of their General Plans if the element meets certain criteria. Below, each criterion is discussed, followed by an analysis of Coronado's progress towards meeting the criterion.

Criterion 1: The jurisdiction's adopted Housing Element or amendment substantially complies with the provisions of this article, including addressing the needs of all income levels.

Coronado has prepared an updated Housing Element that addresses the needs of all income levels.

Criterion 2: For the third Housing Element revision pursuant to Section 65588, the jurisdiction met its fair share of the regional housing needs for the second Housing Element revision cycle, as determined by SANDAG.

In Coronado, the fair share of the regional housing needs for the second Housing Element revision cycle is 259 units. By June 30, 1999, Coronado had provided 387 affordable housing opportunities, as shown in the above Table 34.

Criterion 3: For subsequent Housing Element revisions, the jurisdiction has provided the maximum number of housing units/opportunities as determined pursuant to Section 65585.1(a) within the previous planning period.

Coronado will work toward self-certifying its 2004-09 Housing Element, which is due in 2004. To do this, the City will need to provide an estimated additional 190

affordable housing opportunities as follows: 51 extremely low-income, 61 very low-income, and 78 low-income. Chapter 7 describes the programs and policies that will be implemented to meet these goals.

Criterion 4: The city or county provided a statement regarding how its adopted Housing Element or amendment addresses the dispersion of lower income housing within its jurisdiction, documenting that additional affordable housing opportunities will not be developed only in areas where concentrations of lower income households already exist, taking into account the availability of necessary public facilities and infrastructure.

It is the policy of the City of Coronado to ensure that lower income housing opportunities are dispersed throughout the City. Compared to most other jurisdictions, low- and moderate-income households are a relatively small sector of the community. These households are, for the most part, evenly scattered across the City. However, on average, higher density old multiple-family residential complexes are less expensive than other housing in the community. Most of these complexes are located in the R-3 and R-4 Zones, which also contain the primary areas remaining in the City that could be redeveloped to higher density residential uses. As such, with the exception of new mixed-use development in the Central Commercial and Limited Commercial Zones, most new affordable housing opportunities that include new construction will, by necessity, occur in areas that have some minor concentrations of low- or moderate income households.

However, these residential and commercial zones run the length of the City from First Street to beyond Tenth Street, and are on either side of (and adjacent or near to) Orange Avenue, which is one of the main transit corridors in the City. Therefore, these higher density zones, being in walking distance to shopping, transit and public facilities such as schools, churches, the library and senior center, et cetera, are in an ideal location for affordable housing facilities. Moreover, Coronado's 2004-09 Housing Element will detail the City's efforts to disperse its new affordable housing projects.

Criterion 5: No local government actions or policies prevent the development of the identified sites pursuant to Section 65583, or accommodation of the jurisdiction's share of the total regional housing need pursuant to Section 65584.

The City of Coronado has not taken any actions and does not have any policies that prevent the development of the sites identified to meet its regional share goals. Coronado will continue to strive to meet its regional share goals with available resources.

CHAPTER 6
GOALS AND POLICIES

Goals and Policies

In order to address a number of important housing-related issues, this section of the Housing Element contains goals and policies the City will implement via the programs detailed in Chapter Seven.

The primary housing goal of the City of Coronado is *to ensure its citizens, in a non-discriminatory manner, a variety of decent and safe housing opportunities affordable to diverse economic segments of society.* Specifically, the following secondary goals and policies are embraced by the City to ensure achievement of the City's primary goal:

Goal 1: That the City of Coronado provides a broad range of housing opportunities to increase the housing alternatives available to individuals.

Policy 1.1: Maintain a balanced mixture of land use designations that assures a variety of housing types and densities.

Policy 1.2: Promote "smart growth" that accommodates higher density residential uses near transit, bicycle and pedestrian-friendly town centers that encourage and facilitate energy, time, land and clean air conservation by reducing the need for car and truck use.

Policy 1.3: Promote homeownership, while encouraging the provision of a variety of individual housing choices that maintain a reasonable balance between rental and homeownership opportunities.

Goal 2: That the City of Coronado provides a broad range of affordable housing opportunities that adequately serve the needs of the people that work and live in the community.

Policy 2.1: Continue to utilize Federal and State subsidies, City housing in-lieu fees and redevelopment agency funds to the fullest extent in order to meet the needs of lower income residents.

Policy 2.2: Utilize the City's regulatory powers to promote or preserve affordable housing.

Policy 2.3: Provide support to nonprofit development corporations for the development of affordable housing.

Policy 2.4: Encourage both the private and public sectors to produce or assist in the production of housing with particular emphasis on housing affordable to lower

income households, persons with disabilities, elderly, large families, female-headed households, and the homeless.

Policy 2.5: Identify existing market rate housing that could be made affordable.

Policy 2.6: Ensure that lower income housing meets applicable standards of health and safety.

Goal 3: That the City of Coronado provides equal housing opportunities, accessible to all segments of society.

Policy 3.1: Discourage discrimination in the sale, rental or financing of housing based on race, ethnic background, religion, national origin, sex, sexual orientation, age or household composition.

Policy 3.2: Encourage the development of housing opportunities that are accessible to persons with disabilities.

Policy 3.3: Assist in the enforcement of fair housing laws by providing support to organizations that can receive and investigate fair housing allegations, monitor compliance with fair housing laws, and refer possible violations to enforcing agencies.

Goal 4: That the City of Coronado encourages the conservation and maintenance of its housing stock, neighborhoods, and history.

Policy 4.1: Educate the public regarding the need for property maintenance and rehabilitation, code enforcement, crime watch, neighborhood conservation and beautification, and other related issues.

Policy 4.2: Educate the public to the resources and programs available to encourage housing stock maintenance and rehabilitation.

Policy 4.3: Advocate and facilitate the rehabilitation of substandard residential properties by homeowners and landlords, utilizing when necessary a City code compliance program to improve overall housing quality and conditions.

Policy 4.4: Educate landlords to select responsible tenants and to be responsive to the needs of their neighborhoods and tenants.

Policy 4.5: Provide incentives to rehabilitate and preserve historic housing.

Policy 4.6: Educate the public concerning the community's history and historic structures.

Goal 5: That the City of Coronado minimizes governmental constraints to the development, improvement, and maintenance of housing.

Policy 5.1: Educate the public on how to navigate the development approval process, and otherwise facilitate building permit and development plan processing for residential construction.

Policy 5.2: Expedite project review of residential developments with an affordable, handicapped accessible, elderly or historic preservation component.

Policy 5.3: Consider fee waivers, density bonuses and other incentives for residential projects constructed specifically for very low, low and moderate income households.

CHAPTER 7
PROGRAMS

Programs

The programs contained in this section of the Housing Element describe specific actions the City of Coronado will carry out over the five-year Housing Element cycle to satisfy the community's housing needs and meet the requirements of State law. This Chapter addresses issues of providing "housing choice opportunities", "housing affordability", "housing accessibility" for minorities and the disabled, "housing maintenance and conservation", the elimination of "governmental housing constraints", and "Community Development Agency activities." Each of the first five housing issue areas and their related goals are followed by the programs that will be implemented to meet these goals and their associated Chapter 6 policies. The latter discussion focuses on how the redevelopment agency contributes to the City's overall affordable housing efforts. (Note that programs often address more than one goal, and therefore could be addressed under more than one housing issue area. However, to minimize redundancy, each program is only focused upon once.) Finally, the "Quantified Five-Year Objectives for the Housing Element" follow the program descriptions as Table 42.

Housing Choice Opportunities

Goal 1: That the City of Coronado provides a broad range of housing opportunities to increase the housing alternatives available to individuals.

Program 1: Land Use Designations

The City of Coronado commits to substantially maintaining the present land use designations depicted in the City's General Plan, Local Coastal Program and Zoning Map to ensure that the City retains a balanced mixture of land use designations that assures the opportunity to construct a variety of housing types and densities. One possible exception to this statement is that the City-owned site on the corner of Sixth Street and Orange Avenue is still under consideration by the Coronado redevelopment agency for an affordable housing project, possibly in conjunction with neighboring private property to be purchased by the Agency. If this project proves feasible, then the land use designation of the City-owned land would need to be changed from Civic Use to Residential, 40 units per acre (i.e., R-4).

Implementing Agency: City of Coronado Community Development Department

Funding Source: N/A

Schedule: Ongoing

Program 2: Smart Growth Policies

The City of Coronado commits to promote "smart growth" that accommodates higher density residential uses near transit, bicycle and pedestrian friendly town centers by both substantially retaining its present land use designations (see above), and by substantially retaining in its present form Mixed-Use Development Ordinance 1868 (see Appendix "A"). This Ordinance streamlined the processing of mixed-use projects in the Central Commercial and Limited Commercial Zones, but this simplified mixed-use approval process has a sunset clause of 74 dwelling units. Under the terms of Ordinance 1868, once a total of 74-units are built in Coronado, additional units cannot be authorized utilizing the simplified process without amendment of the Ordinance. Once this sunset clause threshold is reached, the City will consider whether this limitation should be eliminated or modified. (Please see Appendix A for the Ordinance 1868 text.) As Evaluation 15 in Chapter Five details, so far only 34 residential units have been approved by this ordinance, of which 7 have been constructed and 4 are under construction. While additional projects are under review by the City, there is presently in place a moratorium on accepting new Mixed-Use applications. The moratorium is intended to allow the City to address such development in an Orange Avenue Specific Plan under development. Therefore, it is not anticipated that the 74-unit sunset clause threshold would be reached during the time frame of the new Housing Element.

Implementing Agency: City of Coronado Community Development Department

Funding Source: N/A

Schedule: Ongoing

Program 3: Mortgage Credit Certificate (MCC)

Homeownership can be key to maintaining a healthy community. The Mortgage Credit Certificate program assists low and moderate income first time homebuyers. Under this program, which is administered by the County of San Diego, qualified first-time homebuyers are able to take a Federal income tax credit of up to 20 percent of the annual interest paid on their mortgage. This frees up more capital to purchase the home. The City of Coronado will distribute information on the MCC program to interested residents.

Implementing Agency: City of Coronado Community Development Department, and the County of San Diego Department of Housing and Community Development

Funding Source: General Fund, U.S. Department of Housing and Urban Development

Schedule: Ongoing

Program 4: County of San Diego Down Payment and Closing Cost Assistance Program (DCCA)

The City of Coronado will continue to provide information to prospective homebuyers about the County of San Diego's DCCA program. This program offers low-interest deferred payment loans of up to $3,000 for low-income first-time homebuyers. The loans funds may be used for down payment and closing costs on the purchase of a new or resale home.

Implementing Agency: City of Coronado Community Development Department, and the County of San Diego Department of Housing and Community Development

Funding Source: County of San Diego Department of Housing and Community Development, City of Coronado General Fund

Schedule: Ongoing

Program 5: California Housing Finance Agency (CHFA) Down Payment Assistance Program

The City of Coronado will continue to provide information to prospective homebuyers about the CHFA's Down Payment Assistance Program. This program provides down payment assistance to the following applicants:

a) Applicants purchasing a home in an economically distressed area,
b) Applicants purchasing a home with a maximum sales price of $110,000, or
c) Low-income first-time homebuyers.

Applicants must be purchasing a newly constructed home. The amount of down payment assistance varies. Down payment assistance comes from a full or partial rebate of the local school facility fee paid by the builder where the new home building permit was obtained.

Implementing Agency: City of Coronado Community Development Department, and the California Housing Finance Agency

Funding Source: California Housing Finance Agency School Fee Down Payment Assistance Program, City of Coronado General Fund

Schedule: Ongoing

Program 6: San Diego Area Housing and Finance Agency "Lease-to-Own" Program

The City of Coronado is not a member of this Joint Powers Agency (JPA) that assists homebuyers who may have difficulty purchasing a home in the traditional market. However, Coronado residents are still eligible to participate in this program. Through this program, the JPA will purchase properties through Freddie Mac. The prospective homebuyers may not qualify for a home purchase initially, and are actually tenants for up to three years, until they can qualify to assume the home loans. After three years, following credit checks, the purchaser then assumes the home loans and becomes a property owner. The JPA provides financing of this three-year interval, and management of the leases and credit checks.

Implementing Agency: San Diego Area Housing and Finance Agency, administered by Affordable Housing Applications

Funding Source: San Diego Area Housing and Finance Agency

Schedule: Ongoing

Housing Affordability

Goal 2: That Coronado provides a broad range of affordable housing opportunities that adequately serve the needs of the people that work and live in the community.

Program 7: Low-Income Housing Tax Credit (LIHTC) Funded New Construction and Acquisition/ Rehabilitation

The City of Coronado will assist developers in gaining funding for the development of affordable housing through the LIHTC program. Investors receive a credit against Federal tax owed in return for providing funds to developers to build or renovate housing for low-income households. The capital subsidy allows rents to be set at below market rates.

Implementing Agency: City of Coronado Community Development Department, State Tax Credit Allocation Committee (TCAC)

Funding Source: State Tax Credit Allocation Committee (TCAC), Coronado General Fund

Schedule: Ongoing

Program 8: Section 8 Rental Assistance

The City of Coronado will continue to contract with the San Diego County Housing Authority to administer the Section 8 Rental Assistance Program, and will support the County's application for additional Section 8 allocations. This program provides rental assistance to eligible very low and low-income households. The subsidy represents the difference between the rent that exceeds 30 percent of a household's monthly income and the actual rent charged. By June of 1999, Coronado had 70 residents utilizing Section 8 rental certificates and vouchers. Table 37 shows that the City currently has 14 Section 8 recipients and 16 waiting list applicants.

Table 37
HOUSING CHOICE VOUCHERS
Coronado, 2002

	DISABLED	ELDERLY	SMALL FAMILY	LARGE FAMILY	FAMILY	TOTAL
SECTION 8 RECIPIENTS	*	8	13	1	n/a	14
WAITING LIST APPLICANTS	4	7	*	*	5	16

Source: County of San Diego Department of Housing and Community Development Department, January 31, 2002;

* Applicant's "family" type or whether recipient is "disabled" is not known.

Implementing Agency: City of Coronado Community Development Department, Housing Authority of the County of San Diego

Funding Source: U.S. Department of Housing and Urban Development

Schedule: Ongoing

Program 9: Senior Housing and Assisted Living Units

The City of Coronado shall encourage developers to provide senior housing and assisted living units through processing assistance, fee reduction, reduction in parking standards and other appropriate incentives. The City has already reduced the parking standard for low- and moderate senior housing in mixed-use developments, and will consider the reduction of such standards for stand-alone projects on a case-by-case basis.

Implementing Agency: City of Coronado Community Development Department

Funding Source: N/A

Schedule: Ongoing

Program 10: Senior Home Sharing Program

The City of Coronado shall determine community interest in establishing a senior home sharing program utilizing a noticed public workshop. Such a program would facilitate the continued housing independence of the elderly by matching those with infirmities and housing with able-bodied lodgers.

Implementing Agency: City of Coronado Community Development Department

Funding Source: N/A

Schedule: 24 months

Program 11: Alley Unit Rehabilitation and Retention

Alley housing units in Coronado are often non-conforming to the Zoning Ordinance in some manner and less expensive than other housing in the community. Often these units are small in size, in need of rehabilitation or in excess of the number of units presently permitted on the property. If application of Zoning Ordinance standards prevented needed rehabilitation or desired expansion of these dwellings, then property owners could be forced to demolish these units and replace them with more expensive new structures or perhaps not be able to replace them at all. Existing Zoning Ordinance standards allow some property owners (depending on the type and severity of the non-conformity) to improve and thereby retain their alley units. Staff estimates that one to two dwelling units per year that could otherwise have been demolished have been upgraded through this City flexibility. Coronado shall maintain this flexibility in the application of its Zoning Ordinance standards.

Implementing Agency: City of Coronado Community Development Department

Funding Source: N/A

Schedule: Ongoing

Program 12: Subsidize and Encourage the Construction of Affordable Housing

The City of Coronado shall allocate monies in the Affordable Housing Fund (in-lieu fees) and the redevelopment agency's tax increment 20% set-aside funds toward the development of one or more affordable housing projects. Fee waivers, density bonuses and expedited processing shall be considered for such projects on a case-by-case basis. (See Program 24 below for the City's efforts to remove governmental constraints to the provision of affordable housing.)

Implementing Agency: City of Coronado Community Development Department, Coronado Community Development Agency

Funding Source: Combination of funding sources including housing set-aside funds, affordable housing in-lieu fees and bond funds

Schedule: Ongoing

Program 13: Navy Lands Projects

The City of Coronado will maintain open channels of communication with the Navy regarding future affordable housing opportunities on military property. This communication will continue to occur through the monthly Naval Complexes meetings held between Coronado City officials and the Military and through monthly City/ Navy staff meetings.

Implementing Agency: City of Coronado Community Development Department

Funding Source: N/A

Schedule: Ongoing

Program 14: Collaboration with Nonprofit Organizations

The City of Coronado will encourage nonprofit housing organizations to provide financial assistance and technical support in the development of affordable housing and the acquisition and rehabilitation of existing multi-family housing. Fee

waivers, density bonuses and expedited processing shall be considered for such projects on a case-by-case basis.

Implementing Agency: City of Coronado Community Development Department, Coronado Community Development Agency

Funding Source: Federal, State and Local funds

Schedule: Ongoing

Program 15: Inclusionary Housing Program

The City of Coronado will maintain its Inclusionary Housing Program. Residential developers of projects with two or more units must incorporate affordable housing into their projects or pay an in-lieu fee. Twenty percent of each project must be affordable for the $7,000 per market-rate dwelling unit in-lieu fee to not be required. Revenues from this in-lieu fee, plus interest earned on these funds, are placed into an Affordable Housing Special Revenue Fund. The Fund has been utilized for such things as new construction and rent subsidies. As of October 30, 2001, the balance of this Fund was $628,000. Depending upon the project, the Fund's monies could be combined with the Community Development Agency's 20% tax increment funds or General Fund monies.

Implementing Agency: City of Coronado Community Development Department, Coronado Community Development Agency

Funding Source: Affordable Housing Special Revenue Fund

Schedule: Ongoing

Program 16: Subsidize Conversion of Market Rate Housing to Affordable Housing

The City of Coronado shall allocate monies in the Affordable Housing Fund (in-lieu fees) and the redevelopment agency's tax increment 20% set-aside funds toward the development of one or more affordable housing projects. Lease covenants and similar mechanisms will be used to assure the continued availability of complexes converted from market rate housing to affordable housing. Fee waivers and expedited processing shall be considered for such projects on a case-by-case basis.

Implementing Agency: City of Coronado Community Development Department, Coronado Redevelopment Agency

Funding Source: Combination of funding sources including housing set-aside funds, affordable housing in-lieu fees and bond funds

Schedule: Ongoing

Program 17: Retain Affordable Apartment Complexes

The City of Coronado will maintain its Condominium Conversion Ordinance requirements that prohibit the conversion of apartment complexes to condominiums when the apartment vacancy rate in Coronado is less than five percent. The City will also consider, a public workshop, whether to prohibit the demolition of affordable apartment complexes unless certain (as yet undefined) criteria are met.

Implementing Agency: City of Coronado Community Development Department

Funding Source: N/A

Schedule: Ongoing for conversions, 24 months for demolitions

Housing Accessibility

Goal 3: That Coronado provides equal housing opportunities, accessible to all segments of society.

Program 18: Fair Housing Assistance

The City of Coronado will advocate against discrimination in the sale, rental or financing of housing based on race, ethnic background, religion, national origin, sex, age or household composition. The City will participate in the Fair Housing Program through County of San Diego Community Development Block Grant (CDBG) activities. This program refers housing complaints to the State Department of Fair Employment and Housing or the Federal Department of Housing and Urban Development (HUD). Additionally, the City will insure that the provisions of the Fair Housing Act are enforced. It will take proactive steps to insure community-wide support and participation in fair housing activities, through such activities as the permanent posting of HUD fair housing information at City Hall. The City will continue to participate in the Fair Housing Council of San Diego's (FHCSD) Fair Housing Program. The City will distribute FHCSD's information on fair housing,

and refer fair housing questions and housing discrimination claims that would not otherwise be handled by the County's program to the FHCSD.

Implementing Agency: City of Coronado Community Development Department

Funding Source: City of Coronado General Fund

Schedule: Ongoing

Program 19: Accessible Housing Design

The City of Coronado commits to encourage both the private and public sectors to produce or assist in the production of housing with particular emphasis on housing affordable to lower income households, persons with disabilities, elderly, large families, female-headed households, and the homeless. Development of handicap accessible and elderly housing opportunities in existing developments will also be encouraged.

Implementing Agency: City of Coronado Community Development Department

Funding Source: N/A

Schedule: Ongoing

Housing Maintenance and Conservation

Goal 4: That Coronado encourages the conservation and maintenance of its housing stock, neighborhoods, and history.

Program 20: Public Education

The City of Coronado commits to educating the public regarding the need for property maintenance and rehabilitation, code enforcement, crime watch, neighborhood conservation and beautification, and other related issues. The City will educate the public through handout brochures to the resources and programs available to encourage housing stock maintenance and rehabilitation, and landlords to select responsible tenants and to be responsive to the needs of their neighborhoods and tenants.

Implementing Agency: City of Coronado Community Development Department

Funding Source: City of Coronado General Fund

Schedule: Ongoing

Program 21: Historic Preservation

Coronado will educate the public through handout brochures, historic designations and news releases concerning the community's history and historic structures and the need for its preservation. The City will provide incentives, including use of the Mills Act, to rehabilitate and preserve historic housing.

Implementing Agency: City of Coronado Community Development Department, Coronado Historic Resource Commission

Funding Source: City of Coronado General Fund

Schedule: Ongoing

Program 22: Code Compliance Program

The City of Coronado will advocate and facilitate the rehabilitation of substandard residential properties by homeowners and landlords, utilizing a City code compliance program, when necessary, to improve overall housing quality and conditions.

Implementing Agency: City of Coronado Community Development Department

Funding Source: City of Coronado General Fund

Schedule: Ongoing

Goal 5: That Coronado minimizes governmental constraints to the development, improvement, and maintenance of housing.

Program 23: Homeless Shelters and Transitional Housing

State law requires that cities identify sites that are adequately zoned for the placement of homeless shelters and transitional housing. Additionally, they must not unduly discourage or deter these uses. Currently Coronado's Zoning Ordinance does not specify zones where homeless shelters and transitional housing are allowed. This program will identify the zone or zones where homeless shelters and transitional housing can be located. Homeless shelters and transitional housing projects will require a Major Special Use Permit and a City Coastal Permit. Conditions for the use permit will be standardized and objective, and no more restrictive than those for similar residential uses. If a local organization identifies a proposed shelter site that requires rezoning, the City will consider initiating the rezoning depending on the compatibility with the surrounding areas, and will also consider waiving the processing fees associated with the rezoning. Any rezoning would also require amendments to the City's General Plan and Local Coastal Program (LCP), which would have to be conducted before the rezoning. LCP amendments require California Coastal Commission approval. When appropriate, the City will assume the responsibility of initiating and funding these additional processes. The City will also consider participation in any sub-regional efforts to provide these facilities.

Implementing Agency: City of Coronado Community Development Department

Funding Source: City of Coronado General Fund

Schedule: 24 months

Program 24: Removal of Governmental Constraints

State law requires that Housing Elements address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing. While there are not currently any significant governmental constraints to the development or maintenance of housing in the City, the City of Coronado will continue to monitor its development process and zoning regulations to identify and remove constraints to the development of housing.

Implementing Agency: City of Coronado Community Development Department

Funding Source: City of Coronado General Fund

Schedule: Ongoing

Program 25: Monitor State and Federal Housing Legislation

The City of Coronado will continue to monitor State and Federal legislation pertaining to housing and comment on, support, or oppose propose changes or additions to existing legislation, as well as support new legislation when appropriate. The City will also continue to participate in the SANDAG Regional Housing Task Force, which monitors State and Federal housing legislation. Special attention will be given by the City in the minimizing of governmental constraints to the development, improvement, and maintenance of housing.

Implementing Agency: City of Coronado Community Development Department

Funding Source: City of Coronado General Fund

Schedule: Ongoing

Program 26: Facilitation of Residential Development

The City of Coronado will continue to educate the public on how to complete the development approval process, and otherwise facilitate building permit and development plan processing for residential construction. It will expedite project review of residential developments with an affordable, handicapped accessible, elderly or historic preservation component. The City will also consider fee waivers, density bonuses and other incentives for residential projects constructed specifically for very low, low and moderate income households.

Implementing Agency: City of Coronado Community Development Department

Funding Source: City of Coronado General Fund

Schedule: Ongoing

Community Development Agency Activities

Overview

In 1985, the City of Coronado established a redevelopment agency and subsequently adopted the Coronado Community Development Plan that established the Coronado Community Development Project Area. The Coronado Community Development Agency was established in order to remedy the blighting conditions caused by inadequate or nonexistent public infrastructure and economic disuse in the City. The Project Area incorporates all non-federally owned properties within the City limits, including the 563 acre Village, the 30 acre Coronado Shores condominium development, and the 392-acre Coronado Cays residential and marina community. Per state law, the Agency is responsible to ensure that affordable housing is constructed and/or maintained in the Project Area.

Of the various means permitted under the State Community Redevelopment Law for financing redevelopment implementation, the most useful of these is tax increment financing. This technique allows the assessed property valuation within the Redevelopment Project Area to be frozen at its July 1, 1985-June 30, 1986 assessed level, this being the base year and the year in which the Plan was adopted. As property in the Project Area is sold, the tax increment revenue generated from valuation increases above the frozen value is redistributed to the redevelopment agency to finance redevelopment project costs.

Under California Redevelopment Law, a minimum expenditure of 20 percent of a city's tax increment must be used to directly increase, improve, or preserve the supply of low- and moderate-income housing. This 20 percent set aside requirement can provide a significant source of funding for the implementation of the City's housing programs. This may be achieved through:

1. The acquisition of buildings;
2. The construction of buildings;
3. The rehabilitation of buildings;
4. Payment of a portion of principal and interest on bonds issued to finance low and moderate income housing;
5. Preservation of housing subsidized by Federal, State or local government and threatened with conversion to market rate rental housing;
6. Maintenance of the community's supply of mobile homes; and/or
7. Provision of subsidies (under specified conditions) for the financing of housing.

Since 1976, redevelopment and community development agencies have been required to assure that at least 30 percent of all new or substantially rehabilitated units developed by an agency are available at affordable costs to households of very low-, low-, or moderate-income. Of this 30 percent, not less than 50 percent are required to be available at affordable costs to very low-income households. Further, for all units developed by entities other than an agency, the law requires that at least 15 percent of all new or substantially rehabilitated dwelling units within the Project Area be made available at affordable costs to low or moderate income households. Of these, not less than 40 percent of the dwelling units are required to be available at affordable costs to very low-income households. These requirements are applicable to housing units as aggregated, and not on a project-by-project basis for each dwelling unit created or substantially rehabilitated unless so required by an agency.

In March of 1992 the Coronado Community Development Agency Board voted to maximize (to the extent feasible) the number of affordable units provided and the length of time they are required to remain affordable in order to work toward meeting the City's "fair share" requirement for affordable housing. To do this, the Board decided that the Agency's priorities for financing would be:

a. New housing units;
b. Rehabilitation of existing market rate units to make them affordable;
c. Rehabilitation of existing affordable units; and
d. Rental subsidies.

In 1994 the State law was amended to require redevelopment agencies to prepare a plan that demonstrated how the agency would achieve the aforementioned housing mandates. Known as housing compliance plans, the law also requires agencies to update these plans every five years. The Agency prepared its first Affordable Housing Compliance Plan in 1994 for the 1994-95 through 2003-04 planning period. On December 7, 1999 the City adopted an update to the 1994 plan. This 1999-00 through 2008-09 Plan was adopted to accomplish the following goals:

- To account for the number of affordable dwelling units, either constructed or substantially rehabilitated, in the Project Area since its adoption;
- To review affordable housing needs and activities over the past five years, pursuant to the prior 1999-2004 Affordable Housing Compliance Plan;
- To forecast the estimated number of dwelling units to be privately developed or substantially rehabilitated between 1999-00 and 2008-09 and over the duration of the Community Development Plan;
- To forecast the estimated number of dwelling units to be developed or substantially rehabilitated by the Agency between 1999-00 and 2008-09;

- To project the availability of the City/Agency and other revenue sources for funding affordable housing production;
- To identify implementation policies/programs and potential sites for affordable housing development;
- To establish a timeline for implementing this Compliance Plan to ensure that the requirements of Section 33413 of California Redevelopment Law are met during the 10-year period between 1999-00 and 2008-09; and
- To review the affordable housing goals, objectives, and programs contained in the City of Coronado Housing Element to confirm that the plan is consistent with the Housing Element.

Past Redevelopment Activities

Rehabilitation Program

Two projects in 1993 were enrolled by the Agency in a Rehabilitation Program that preserved and/or contributed 34 affordable units to the community. The Anderson Project in the Central Commercial Zone on Orange Avenue rehabilitated 11 residential units on the second floor of a commercial building (4 very low-income, 6 low-income and 1 moderate-income). The Patio Laguna (or Catpah) Project rehabilitated a 23-unit apartment complex in the four hundred block of "F" Avenue (6 very low-income, 5 low-income and 12 moderate-income). This program required rental restrictions to insure that the dwellings in the program remain affordable to very low, low, or moderate-income households for 30 years.

Lease Covenant Program

Lease covenants are part of the Agency's affordable housing production program. The Law provides that up to half of the inclusionary housing requirements were able to be satisfied through lease covenant programs. Through 1998-99, the Agency secured lease covenants provided through three projects (Del Island/Hakes, Tilaro and Smith, and Ryan Projects); these projects yielded 44 affordable units, including 23 very low-income units (see Tables 26 and 34).

New Construction

In 1995, the Agency participated financially with a developer to acquire land at 729 Orange Avenue and build a for-sale six-unit condominium complex and sell the units to qualified moderate-income households. The Agency contributed a $593,000 grant (in the form of a $98,833 grant to each buyer) in return for a 30-year covenant being placed on these units for them to remain affordable to moderate-income families.

First Time Homebuyer

In September, October and November of 1998, a second trust deed loan program was instituted by the Agency that granted six moderate-income families in scattered areas of the village between $100,000 and $120,000 in subsidies for their home purchase. The subsidy was determined by the differential between the loan necessary to purchase the dwelling and the maximum amount permitted for the first mortgage to meet affordability requirements for moderate-income households. This program required resale restrictions to insure that the dwellings in the program remain affordable to moderate-income households for 30 years.

Future New Housing Production

In June 2002, the Agency acquired two projects totaling seven units for rehabilitation and placement under a 55-year affordability covenant. Four multi-family units were acquired in the R-3 Zone on "G" Avenue, and three units were acquired in the R-4 Zone on Orange Avenue. The Agency is anticipating the acquisition of an additional 17 unit apartment complex in the R-4 Zone in FY 2002-03 to also be placed under a 55-year affordability covenant. The Agency further anticipates that additional inclusionary housing needs in the Project Area will be satisfied through privately developed housing. In Coronado, development of new affordable housing is difficult due to the particularly high cost and limited supply of land. However, the Agency anticipated in its 1999-2004 Five Year Implementation Plan the development of 6 to 8 affordable housing units per year.

Table 38 shows the Agency's housing projections for its 1999-2008 requirements from the Affordable Housing Compliance Plan portion of its Five Year Implementation Plan adopted December 7, 1999. In addition, an "under development" column has been added to reflect the Agency's recent acquisition of the above noted two projects. Based on past trends, the Agency anticipated in its Affordable Housing Compliance Plan for 1999-00 through 2008-09 that about 25 units a year, or a total of 250 new units, would be built during this ten-year period.

Table 38
1999/00 – 2008/09 AGENCY AFFORDABLE UNITS REQUIREMENTS

	Affordable Units			
	Required	Produced to Date	Under Development	Surplus/ (Deficit)
Inclusionary Requirement (15% of 250 Total Estimate)	38	32*	7**	1
Very Low Income Households (40% of Above 15%)	15	16*	4**	5
Low/Moderate Income Households (Remainder)	23	16*	3**	(4)

Source: Data is from Affordable Housing Compliance Plan for 1999-00 through 2003-04.

* These units are the 1994-1999 time period surplus carried forward (see Table 39).

** Units in R-3 Zone on "G" Ave. and the R-4 Zone on Orange Ave. acquired in FY 2001-02.

To satisfy the inclusionary requirement, 15% of these units must be made available at affordable costs to low- or moderate-income households, totaling 38 units. Of these not less than 40 percent of the dwelling units are required to be available at affordable costs to very low-income households (totaling 15 units.)

As shown in Table 39, the Agency's affordable housing program has already achieved the production of the required number of inclusionary units during the current Five Year Implementation Plan. An inventory of the affordable housing units produced is included in the following table, and shows projects completed through new construction and purchase of lease covenants. In total, these affordable housing production programs have resulted in the construction or restriction of 50 affordable dwelling units, including 23 units affordable to very-low-income households from 1994 to 1999. (Also note that Tables 26 and 34 address "Government Regulated Affordable Housing Projects" and "Affordable Housing Opportunities Provided" between July 1, 1991 and June 30, 1999.)

Table 39
POST-1994 HOUSING PRODUCTION ACTIVITIES

Year	*Total Units Produced*			*Affordable Housing Produced*			
	New Construction	Substantial Rehabilitation	Total	New Construction	Substantial Rehabilitation	Lease Covenants	Total
1994	25	-	25	-	-	-	-
1995	12	-	12	-	-	-	-
1996	26	-	26	6	-	44	50
1997	27	-	27	-	-	-	-
1998	23	-	23	-	-	-	-
to 7/99	8	-	8	-	-	-	-
Total	121	-	121	6	-	44	50

Inclusionary Units Required			
Low & Moderate (15% of Total)	18		
Very Low Income Portion (40%)	7		
Less: Inclusionary Units Produced			
Low & Moderate	50	< == Includes:	729 Orange (6 Units)
Very Low Income Portion (40%)	23		308 Orange (29 Units)
			735 F Av. (6 Units)
Current Period Affordable Housing Production Surplus			1212 Ninth St. (9 Units)
Low & Moderate	32*		
Very Low Income Portion (40%)	16*		

Source: Table 2 of Affordable Housing Compliance Plan for 1999-00 through 2003-04.
* Note that these "surplus" units are utilized in Table 38.

As compared to the 18 units required to be produced over the 1994-1999 time period, the Agency's affordable housing program resulted in the creation of 32 more affordable units (50 less the 18 required), including 16 more very low income units (see Table 38). These surplus units created between January 1994 and July 1999 have been credited toward the 1999-2008 planning period's production needs.

Estimated Redevelopment Housing Program Resources:

The Agency anticipates expending $2.81 million between 1999-2004, based on a conservative revenue forecast and historical production levels. One of the Agency's primary sources of revenues for housing program implementation is the annual 20 percent housing set-aside deposits. As noted above, Redevelopment Law requires that not less than twenty percent of all tax increment revenue allocated to the Agency must be used to increase, improve and preserve the community's supply of housing available, at affordable cost, to persons and families of very low, low and moderate incomes. In addition, as set forth in Section 33334.4 of the Law, it is the stated policy of the Legislature that "...it shall be the policy of each agency to expend, over the duration of the redevelopment plan, the moneys in the low and moderate income housing fund to assist housing for persons of low- and very low-income in at least the same proportion as the total number of housing units needed for those income groups which are not being provided by other governmental programs bears to the total number of units needed for persons of moderate-, low-, and very low-income within the community." As shown in the following table, the Agency projects a total of $11,824,838 of housing set aside funds may be available to fund housing programs during the planning period. This forecast assumes assessed values in the Project Area increase by 2.5% annually.

Projections of Housing Fund Expenditures are also shown on Table 40. Housing Fund expenditures include debt service on the 1996 Tax Allocation Refunding Bonds, rental subsides on the Ryan project, administrative costs, and new program costs. In total, expenditures are projected to be $11,118,907 over the 10-year period.

Potential Sites for Future Inclusionary Housing:

Potential sites for affordable housing include property zoned for residential uses throughout the City. During the planning period, the Agency will conduct further research to find sites that are suitable for cost efficient development of affordable housing, and work with private and nonprofit developers for building affordable units.

A City-owned site on the corner of Sixth Street and Orange Avenue is under consideration by the Coronado Community Development Agency for an affordable

Table 40
HOUSING FINANCIAL RESOURCES

Housing Funds	*1999-00*	*2000-01*	*2001-02*	*2002-03*	*2003-04*	*2004-05*	*2005-06*	*2006-07*	*2007-08*	*2008-09*	*Total*
Beginning Available Fund Balance	**3,280,887**	**3,305,730**	**3,261,927**	**3,247,914**	**3,265,294**	**3,305,343**	**3,378,223**	**3,484,216**	**3,620,555**	**3,787,513**	
Revenues											
Tax Increment Revenue 1/	1,039,088	1,069,659	1,099,819	1,130,815	1,162,668	1,195,401	1,229,038	1,263,604	1,299,123	1,335,622	11,824,838
Subtotal	1,039,088	1,069,659	1,099,819	1,130,815	1,162,668	1,195,401	1,229,038	1,263,604	1,299,123	1,335,622	11,824,838
Total Resources	**4,319,975**	**4,375,389**	**4,361,746**	**4,378,729**	**4,427,962**	**4,500,744**	**4,607,261**	**4,747,820**	**4,919,679**	**5,123,134**	
Expenditures											
1996 TARB Debt Service	301,818	308,397	306,063	302,889	309,227	306,208	303,736	304,882	306,630	307,545	3,057,394
Administrative Costs 2/ Housing Projects	87,176	89,355	91,589	93,879	96,226	98,632	101,097	103,625	106,215	108,871	976,666
Ryan Subsidy 3/	15,252	15,710	16,181	16,666	17,166	17,681	18,212	18,758	19,321	19,900	174,847
Lease Covenants	600,000	-	-	-	-	-	-	-	-	-	600,000
New Housing Development	10,000	700,000	700,000	700,000	700,000	700,000	700,000	700,000	700,000	700,000	6,310,000
Total Expenditures	**1,014,246**	**1,113,461**	**1,113,833**	**1,113,434**	**1,122,619**	**1,122,521**	**1,123,045**	**1,127,265**	**1,132,166**	**1,136,316**	**11,118,907**
Ending Available Fund Balance	**3,305,730**	**3,261,927**	**3,247,914**	**3,265,294**	**3,305,343**	**3,378,223**	**3,484,216**	**3,620,555**	**3,787,513**	**3,986,818**	

1/ Assumes 2.5% increase in Secured Values; no growth in unsecured/utility values or unitary and supplemental revenues.
2/ Inflated by 2.5% annually
3/ Inflated by 3% annually

Source: Table 4 of Affordable Housing Compliance Plan for 1999-00 through 2003-04.

housing project. If this project proves feasible, then the land use designation of the City-owned land would need to be changed from Civic Use to Residential, 40 units per acre (i.e., R-4). The City owns 21,000 square feet of land on the site (about 2,000 of which is occupied by an animal control facility). At an R-4 density of 1090 square feet of land area per dwelling unit, and if the animal control facility were assumed to be retained and occupy about 2,000 square feet (40'X50'), and assuming a 25 percent density bonus, then approximately 21 dwelling units could be built on the site. If the animal control facility were removed, then this total could be increased to 23 dwellings. However, without a density bonus, these figures would decrease to either 17 or 19 units.

Objective: Increase and Improve the Community's Supply of Affordable Housing

Implementing Agency: Coronado Community Development Agency

Funding Source: Redevelopment Set Aside Funds, Affordable Housing In-lieu Fees

Schedule: The following Table 41 shows an estimated annual production timeline for the production and estimated costs of dwelling units over the balance of the ten-year redevelopment planning period. Because many programs are still in their formative stage, specific details of the type, funding source and number of units created are not certain.

Table 41
TENTATIVE INCLUSIONARY HOUSING PRODUCTION TIMELINE

Program / Project	*Agency Cost*	*Affordable Units Produced by Year*																					
		1999-2000		2000-2001		2001-2002		2002-2003		2003-2004		2004-2005		2005-2006		2006-2007		2007-2008		2008-2009		Total	
		VL	L/M	VL	L/M	VL	L/M	VL	L/M	VL	L/M	VL	L/M	VL	L/M	VL	L/M	VL	L/M	VL	L/M	VL	L/M
Lease Covenant Program																							
Implementation	*$ 600,000*	2	3	2	3																	4	6
New Housing Development Program																							
Design Strategy	*$ 10,000*																						
Implementation	*6,300,000*			2	5	2	5	2	5	2	5	2	5	2	5	2	5	2	5	2	5	18	45
TOTAL PROGRAM	***$ 6,910,000***	**2**	**3**	**4**	**8**	**2**	**5**	**2**	**5**	**2**	**5**	**2**	**5**	**2**	**5**	**2**	**5**	**2**	**5**	**2**	**5**	**22**	**51**

Source: Table 5 of Affordable Housing Compliance Plan for 1999-00 through 2003-04.

Quantified Objectives

Housing Element law requires that quantified objectives be developed with regard to new construction, rehabilitation, and conservation activities that will occur during the five year Housing Element cycle. Table 42 summarizes the City of Coronado's quantified objectives for the mid-1999 to mid-2004 Housing Element cycle. Each of the three objectives is then described in more detail below.

Table 42
QUANTIFIED OBJECTIVES
Coronado, 1999-2004

Income Category	New Construction*	Rehabilitation**	Conservation***
Very Low	24	4	7
Low	17	3	7
Moderate	18		
Above Moderate	21		
Total	80	7	14

* This is the City's share of the regional housing need as determined by SANDAG.

** Multi-family units in the R-3 and R-4 Zones acquired in FY 2001-02 which will be repaired and upgraded; the work will not constitute "substantial rehabilitation" as defined under redevelopment law.

*** This is an assumed continuation of the Section 8 program at its present level; the County does not report the allocation to "very low" and "low" income recipients, so the table assumes the total to be evenly divided.

New Construction

From July 1999 through March 2002, 105 dwellings were built in Coronado. As noted in Table 31, the San Diego Association of Governments has identified Coronado's share of regional housing needs for mid-1999 through mid-2004 as a total of 80 dwelling units; 21 of which are expected to serve above moderate-income families, and the remainder are to serve moderate-, low-, and very low-income families. All market rate housing constructed, or expected to be constructed, during this time period, serves above moderate-income households. Although an average of 28 units were built annually during the past eight years, if one large project on the last large vacant site in the City were excluded from

the average, then only an average of 20 units per year were constructed. Moreover, given that 128 units were demolished during this period, the net annual increase in the housing stock (ignoring the one large project) was only 12 units. However, an increased focus on mixed-use development may increase residential development in the City.

Rehabilitation

As the City's housing stock ages, there will be an increased need for housing rehabilitation to preserve neighborhood quality. Therefore, the City will promote rehabilitation programs offered by the County of San Diego. The City is hopeful that additional units will be rehabilitated under these County programs. In addition, the City of Coronado Community Development Agency will rehabilitate and place under a 55-year affordability covenant four multi-family units on "G" Avenue and three units on Orange Avenue that the Agency acquired in June 2002. However, while these units will be repaired and upgraded, the work will not constitute "substantial rehabilitation" as defined under redevelopment law.

Conservation

Currently the City has 14 residents receiving Section 8 Rental Certificates, and 16 waiting list applicants for the program. The City will continue to participate in the County's program (with the County as program administrator), ensuring that these opportunities are not lost. The City estimates that about 14 units will annually be conserved through the County's Section 8 Rental Program during this Housing Element's timeframe. The City has no affordable housing units at risk of converting to market rate rents during the 1999-00 to 2008-09 planning period of the Community Development Agency's Affordable Housing Compliance Plan.

APPENDICES

A: Mixed-Use Development Ordinance

B: Public Participation Program

C: Housing Element Staff

A: Mixed-Use Development Ordinance

ORDINANCE NO. 1868

AN ORDINANCE OF THE CITY OF CORONADO FOR THE AMENDMENT OF SECTION 86.05, 86.55, AND 86.58 OF THE CORONADO MUNICIPAL CODE ADDRESSING THE DEFINITION AND REGULATION OF MIXED USE DEVELOPMENT

The City Council of the City of Coronado, California, **DOES ORDAIN** that the City of Coronado Municipal Code is amended as follows:

SECTION ONE: That Chapter 86.04, Section 86.04.493 is added to read as follows:

86.04.493 Mixed Use Development. "Mixed Use Development" means the development of a site in an integrated, compatible and comprehensively planned manner with two or more different land uses.

SECTION TWO: That Chapter 86.55, Section 86.5.140 is amended to add:

"Mixed Use Development that includes a residential use" allowed with a "Major" Special Use Permit.

SECTION THREE: That Chapter 86.55, Section 86.5.150 is amended to add:

"Mixed Use Development that includes a residential use" allowed with a "Major" Special Use Permit.

SECTION FOUR: That Chapter 86.55, Section 86.5.350 is added to read as follows:

86.55.350 Mixed Use Development

A. Mixed Use Development incorporating residential uses may be allowed in the Central Commercial or Limited Commercial Zones as a "Planned Community Development" per the standards and procedures of Chapter 86.46 and the residential density permitted in the R-4 Zone.

B. Mixed Use Development may also be allowed in the Central Commercial or Limited Commercial Zones with a Special Use Permit (but not as a "Planned Community Development") if the City Council determines that the mixed use development:

1. Has been designed in an integrated, compatible and comprehensively planned manner.

2. Will be compatible with surrounding uses and to the use of alternative modes of transportation to the single occupant motor vehicle.

3. Is consistent with the policies and standards of the General Plan and of the Local Coastal Program, and that the proposed density or intensity of uses on the site is appropriate given the uses permitted and/or existing in the surrounding area.

4. Is designed to utilize the ground level of the site for the non-residential (particularly commercial) components of the project, and for access to the residential uses that are on the upper levels of the project.

5. Would not result in more than a cumulative total of 74 such habitable units or dwelling units having been built in such mixed use developments in the Central Commercial or Limited Commercial Zones.

SECTION FIVE: That Chapter 86.58, Subsection 86.58.030 (W) is added to read as follows:

W. Mixed Use Development. Two parking spaces per dwelling, and that parking that would otherwise be required for the other uses on the site, except:

1. For Mixed Use Development incorporating as a residential component single room occupancy housing, a boarding house or housing provided for, and maintained as, affordable housing for low or very low income households or affordable senior housing for low, very low or moderate income households, the parking standard for these aforementioned uses shall be one parking space per dwelling or one parking space per two habitable units, and that parking that would otherwise be required for the other uses on the site; and

2. For Mixed Use Development incorporating housing for managers or employees of commercial portions of the development, the parking required for the development's commercial portions shall be reduced by one space for each dwelling permanently assigned to a manager or employee of a business within the development.

(Insert Copy of Pg 3 of Signed Ordinance in place of this page)

SECTION SIX: This ordinance was introduced on August 6, 1996.

SECTION SEVEN: Upon the introduction and adoption of this ordinance, the City Clerk is directed to publish this ordinance within 15 days following adoption.

PASSED AND ADOPTED this 20th day of August, 2001, by the following vote, to wit:

AYES: BLUMENTHAL, WILLIAMS AND HERRON
NAYS: SCHMIDT
ABSTAINS: NONE
ABSENT: SMISEK

_____
Mary Herron, Mayor of the
City of Coronado, California

ATTEST:

_____
Mary Waugh, City Clerk

B: Public Participation Program

Housing Element Law (Government Code Section 65583(c)(6)(B)) states that:

> *"The local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort."*

A draft revision to the General Plan Housing Element was reviewed and approved in a public hearing by the City of Coronado Planning Commission on September 10, 2002. This hearing was noticed by a one eighth page legal advertisement in the local Eagle & Coronado Journal newspaper on August 28, 2002, and by mailed notices using the following mailing list.

In mid-September the draft Housing Element was placed on the City's internet web site to facilitate public review. The City of Coronado's Housing Element was adopted by the City Council on October 1, 2002 in a public hearing noticed on September 18, 2002 in the same manner as the Planning Commission's hearing. The Coronado City Council and Planning Commission determined in these public hearings that the General Plan Housing Element reflects the aspirations of the community and is consistent with the policies and goals of the Coronado Local Coastal Program and the remainder of the Coronado General Plan.

California state legislation (AB 1715) sponsored by SANDAG in 1995 created the opportunity for jurisdictions within the San Diego region to self-certify the Housing Element of their General Plans if the element meets certain criteria. The City Council in an October 1, 2002 public hearing, reviewed the newly adopted Element, the Coronado Planning Commission September 10, 2002 recommendations, and the Element's discussion on pages 107 and 108 of the State's five criteria and analysis of Coronado's success in meeting each criterion, and Certified that the Housing Element adopted on October 1, 2002, complies with, and is adequate per California state law.

MAILING LIST
CITY OF CORONADO DRAFT HOUSING ELEMENT
8/19/2002

Coronado Association of Realtors
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Coronado, CA 92118

Coronado Chamber of Commerce
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Coronado, CA 92118

Coronado Historical Association, Inc.
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Coronado, CA 92118

Coronado Residential Association
P O Box 180234
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Coronado Roundtable
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Coronado, CA 92178

Coronado Mainstreet
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Coronado, CA 92118

Coronado Unified School District
555 D Avenue
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MAAC Project
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National City, CA 91950

San Diego Unified Port District
P O Box 120488
San Diego, CA 92112-0488

California American Water Company
1019 Cherry Avenue
Imperial Beach, CA 91932

SDG&E
8330 Century Park Court
San Diego, CA 92123

Regional Water Quality Control Board
San Diego – Region 9
9771 Clairemont Mesa Blvd., Suite A
San Diego, CA 92124

Air Pollution Control District
9150 Chesapeake Drive
San Diego, CA 92123-1096

SANDAG
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MAILING LIST
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